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Insurance Losses, Collision Coverages

PASSENGER CARS, VANS, PICKUPS,
AND UTILITY VEHICLES

1983 Models During Their First Year
1982 Models During Their First Two Years
1981 Models During Their First Three Years

Highway
Loss
Data
Institute

Watergate 600, Washington, D.C. 20037

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**Research Report HLDI R83-2
January, 1984**

**Highway Loss Data Institute
Watergate Six Hundred
Washington, D.C. 20037**

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ISSN 0093-0466

Highway Loss Data Institute

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Summary

This Highway Loss Data Institute report describes variations in both the frequencies and the sizes of collision coverage claims for damage to 1981, 1982, and 1983 model year passenger cars, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Cars

- Among the high-volume 1983 cars, the four-door Mercury Grand Marquis had the best collision coverage loss experience and the Chevrolet Camaro the worst. Among the low-volume cars, the Datsun 280ZX had the worst results and the American Eagle 30 station wagon the best.
- All eleven 1983 model year cars with the best collision coverage loss experience were either regular four-door models or station wagons and all but one were domestic models.
- The 1983 model year cars with the worst collision coverage loss experience were all either regular two-door models or sports or specialty models and eleven of the twelve were imported models.
- Two-door models consistently had higher collision losses than comparably-sized four door models and station wagons.
- The two-door models of the Honda Civic and Honda Accord for 1983 were among the cars with the worst collision coverage loss results, in contrast with prior model years in which these cars have consistently had better than average results. The poor loss experience for the 1983 Honda models basically results from substantial increases in claim frequencies and slight decreases in the average loss payments. This pattern of results for the 1983 Hondas, together with the results from crash tests showing the poor performance of 1983 Honda bumpers*, provides strong evidence that the weakened bumpers are the major factor contributing to their poor experience.
- For 1981 models, the year with the most insurance coverage exposure, the high-volume cars with the best and worst collision loss results were the same models as reported in the December 1982 report, attesting to the consistency of HLDI results for high exposure vehicles.
- The proportion of exposure accounted for by large cars has grown from less than 14 percent for 1981 models to 21 percent for 1983 models, an increase of 50 percent.

Vans, Pickups, Utility Vehicles

- Among the vans, pickups, and utility vehicles, small utility vehicles and small pickups had the highest average loss payments per insured vehicle year and vans and large utility vehicles had the lowest.
- For pickups and utility vehicles, there were pronounced size relationships; small pickups had higher collision coverage loss results than standard pickups and small utility vehicles had higher losses than the larger models.
- Small pickups and standard pickups had approximately equal average loss payments per claim, but the small pickups had significantly higher claim frequencies.
- For utility vehicles, the claim frequencies tended to increase slightly with increasing vehicle size, but the average loss payments per claim were much larger for the small utility vehicles. All utility vehicles had better than average claim frequencies, but most of the small and intermediate utility vehicles had average loss payments per claim which were worse than average.

*For Honda crash test results, see Status Report, 18:3 (March 1, 1983) and 18:13 (September 20, 1983), Washington, DC: Insurance Institute for Highway Safety.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses associated with motor vehicle use and especially the ways such losses vary among different kinds of vehicles.

This report describes the collision coverage loss experience of 1983 models during their first year of availability, 1982 models during their first two years, and 1981 models during their first three years. Results are presented for passenger cars, vans, pickup trucks, and utility vehicles.*

This report is based on collision coverage and loss data supplied by eleven insurers: Aetna, Allstate, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, State Farm, Travelers, and USAA. Detailed explanations of data sources and methods of analysis are given in HLDI report R83-1. A complete list of the vehicle classifications by make, series, body style, and size class appears in Appendix A and definitions are given in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

*A separate, supplemental volume to this report, *Appendices to R83-2*, is available upon request. It contains detailed claim frequency and average loss payment per claim results for two classes of deductibles and for youthful and no youthful operators. The supplement also provides separate, detailed results by year of availability for 1981 and 1982 models.

Results and Discussion

The results in this report are presented in two sections. The first section summarizes variations in both the frequencies and the sizes of collision claims for damage to private passenger cars from three model years: 1983 models during their first year of availability, 1982 models during their first two years, and 1981 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under non-commercial collision coverages.

The results were standardized in order to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two non-vehicle factors ensures that their mix is the same for each result. Therefore, to the extent that age distributions within each operator age group and amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias comparisons among the various results. Other non-vehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, where 100 represents the average for *all passenger cars* of each model year. Thus, for example, the relative average loss payment per insured vehicle year of 61 for the 1983 four-door Mercury Grand Marquis (Table 1) indicates a result which is 39 percent below the result for all 1983 model year passenger cars combined. The results for vans, pickup trucks, and utility vehicles are also shown relative to the *all passenger car* results, even though they did not contribute to the overall average. This enables comparisons of the present passenger car results with similar results from earlier reports, which also were based only on the loss experience of passenger cars.

Passenger Cars

The results for the 1983 model passenger cars were based on 780,000 insured vehicle years of exposure, those for the 1982 models on over three million insured vehicle years, and those for the 1981 models on nearly six million insured vehicle years. Results are not given for any individual vehicle series with less than 1,000 insured vehicle years of exposure, and for this reason individual results are not presented for cars from many of the smaller-selling imports. Generally, the greater the exposure associated with a result, the more confidence can be placed in it.

1983 Models During Their First Year

Table 1 summarizes the 1983 model year passenger cars with the best and worst collision coverage loss experience during their first year of availability. Separate results are shown for high-volume cars (those with at least one percent of the total exposure for the model year) and low-volume cars (those with less than one percent of the exposure).

The cars listed in Table 1 were taken from the 157 individual 1983 vehicle series which had more than 1,000 insured vehicle years of exposure. Twenty-two of those series were high-volume cars, each accounting for at least one percent of the total 1983 model year exposure.

Among the high-volume cars, the four-door Mercury Grand Marquis (61) had the best collision coverage loss experience and among low-volume cars, the American Eagle 30 Station Wagon (55) had the lowest average loss payment per insured vehicle year. Of the eleven series with the best collision coverage loss experience listed in Table 1, eight were regular four-door models and the other three were station wagons. Ten of the eleven were manufactured in the United States.

Half of the cars listed with the worst collision coverage results were sports or specialty models and the other half were small two-door models. All but one of the twelve were imported models. Among the high-volume cars, the Chevrolet Camaro (174) had the worst results and among low-volume cars the Datsun 280ZX (226) had the worst results. The Porsche 944 Coupe, BMW 320i, and Datsun 280ZX 2+2 also had average loss payments per insured vehicle year more than double the 1983 all-car result.

TABLE 1

**Relative Average Loss Payments Per Insured Vehicle Year
for 1983 Model Year Cars With the Best and Worst
Collision Coverage Loss Experience***

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Mercury Grand Marquis	4 Dr.	61	Chevrolet Camaro	Sp.	174
	Buick LeSabre	4 Dr.	63	Toyota Celica	2 Dr.	132
	Oldsmobile Ciera	4 Dr.	68	Toyota Corolla	2 Dr.	129
	Ford Escort	S.W.	70	Nissan Sentra	2 Dr.	119
	Chevrolet Caprice	4 Dr.	70	Honda Accord	2 Dr.	117
				Honda Civic	2 Dr.	117
LOW VOLUME (Less than 1% of total exposure)	American Eagle 30	S.W.	55	Datsun 280ZX	Sp.	226
	Chrysler New Yorker	4 Dr.	57	Porsche 944 Coupe	Sp.	220
	Toyota Tercel 4WD	S.W.	57	BMW 320i	Sp.	217
	Buick Electra	4 Dr.	61	Datsun 280ZX 2+2	Sp.	216
	Ford Crown Victoria (Ford LTD)	4 Dr.	64	Mazda RX-7	Sp.	183
	Buick Regal	4 Dr.	64	Dodge Challenger	2 Dr.	183
*100 represents the average for all 1983 cars (\$129).						

The two-door models of the Honda Civic and Honda Accord were among the high-volume cars with the worst collision coverage results. Previous models of these cars consistently have had better than average collision coverage losses. It is presumed that the 2.5 mph bumpers on the 1983 Honda models instead of the 5 mph bumper used on prior model years was the major factor contributing to the sharp increase in collision losses for the 1983 cars.

Figure 1 shows the average loss payments per insured vehicle year for 1983 models by car size and body style group — sports and specialty models, regular two-door models, regular four-door models, and station wagons. These results are presented relative to the result for all 1983 cars combined, with the value 100 representing the average loss payment per insured vehicle year of \$129.

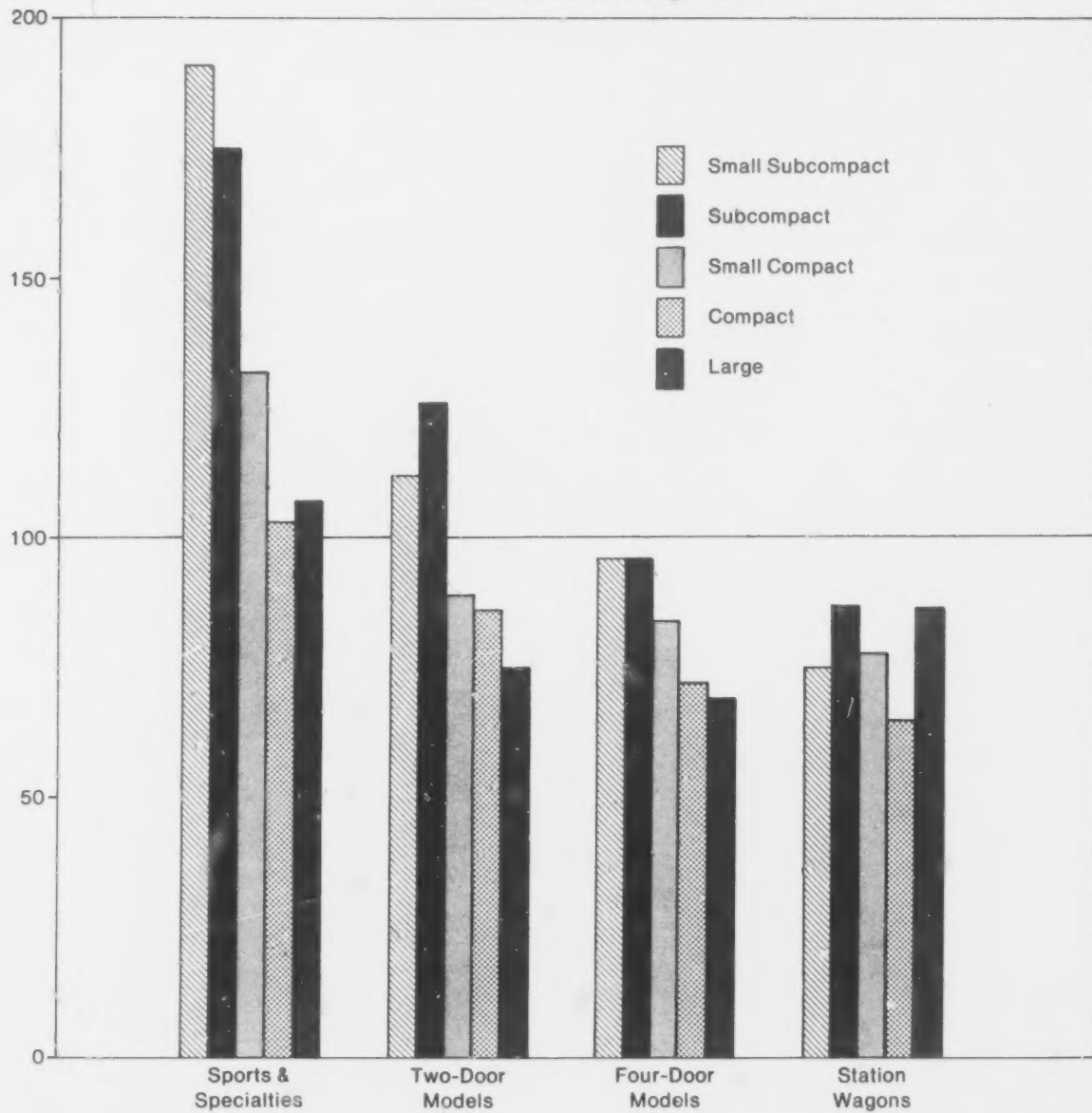
Figure 1 shows that the sports and specialty models of all sizes and the small two-door models had average loss payments per insured vehicle year which were higher than the average for all 1983 models combined; the small subcompact and subcompact sports models had particularly bad collision coverage loss experience. Figure 1 also shows that regular two-door models generally had higher average loss payments per insured vehicle year than regular four-door models and station wagons of the same size.

Table 5 (page 9) presents detailed collision coverage results for all 1983 model year cars with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories - claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the result for all cars combined in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each car size subgroup.

The standardized results for all 1983 cars combined were 8.9 for claim frequency, \$1,460 for average loss payment per claim, and \$129 for average loss payment per insured vehicle year.

FIGURE 1

Collision Coverages
Relative Average Loss Payments Per Insured Vehicle Year
1983 Model Year Passenger Cars



1982 Models During Their First Two Years

Table 2 summarizes the 1982 model year passenger cars with the best and worst collision coverage loss experience during their first two years of availability. The cars listed in Table 2 were taken from the 211 individual 1982 vehicle series which had more than 1,000 insured vehicle years of exposure. Twenty-three of those series were high-volume cars, each accounting for at least one percent of the total 1982 model year exposure.

Among the high-volume cars, the four-door Oldsmobile Delta 88 had the lowest average loss payment per insured vehicle year. All five of the low-volume cars with the best results had average loss payments per insured vehicle year which were slightly more than one-half the result for all 1982 cars combined. Nine of the ten cars with the best collision coverage loss results were either four-door models or station wagons and all ten were manufactured in the United States.

All of the 1982 models with the worst collision coverage loss experience were sports or specialty models or small two-door models, and six of the ten were imported. All five of the low-volume models listed had average loss payments per insured vehicle year which were more than double the average for all 1982 models combined. The BMW 528e and Volkswagen Scirocco, models not listed in Table 2, also had average loss payments per insured vehicle year more than double the 1982 all-car result.

TABLE 2
Relative Average Loss Payments Per Insured Vehicle Year
for 1982 Model Year Cars With the Best and Worst
Collision Coverage Loss Experience*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Oldsmobile Delta 88	4 Dr.	59	Pontiac Firebird	Sp.	164
	Ford Escort	S.W.	62	Chevrolet Camaro	Sp.	162
	Buick Skylark	4 Dr.	75	Ford Mustang	2 Dr.	132
	Chevrolet Cavalier	4 Dr.	77	Toyota Celica	2 Dr.	131
	Ford Escort	4 Dr.	79	Toyota Corolla Tercel	2 Dr.	123
LOW VOLUME (Less than 1% of total exposure)	Pontiac Bonneville	S.W.	55	Porsche 924 Coupe	Sp.	345
	Chevrolet Impala	S.W.	62	Porsche 911 Coupe	Sp.	255
	Ford Fairmont	S.W.	63	Datsun 280ZX	Sp.	241
	Ford LTD	4 Dr.	64	Chevrolet Corvette	Sp.	236
	Mercury Marquis	4 Dr.	65	BMW 320i	2 Dr.	210
*100 represents the average for all 1982 cars (\$131).						

Table 6 (page 15) presents detailed collision coverage results for all 1982 models with at least 1,000 insured vehicle years of exposure. The results displayed are the combined results for the first two years of the 1982 models and are presented by body style group and car size subgroup.

The standardized results for all 1982 cars combined for both years of availability were 9.2 for claim frequency, \$1,421 for average loss payment per claim, and \$131 for average loss payment per insured vehicle year.

The results in Table 6 are very similar to those in Table 5 for the 1983 models; sports and specialty models had the highest average loss payments per insured vehicle year in each car size group and regular two-door models generally had higher losses than comparably sized four-door models and station wagons.

1981 Models During Their First Three Years

Table 3 summarizes the 1981 model year passenger cars with the best and worst collision coverage loss experience during their first three years of availability. The cars listed were taken from the 203 individual 1981 vehicle series which had more than 1,000 insured vehicle years of exposure.

As with 1982 models, all but one of the cars with the best collision coverage results were four-door models or station wagons, and all those with the worst results were sports or specialty models or small two-door models. All of the cars with the best experience were domestically produced and most of those with the worst results were imported models.

The high-volume car with the the lowest average loss payment per insured vehicle year was the Ford Escort station wagon. The other high-volume cars with the best collision coverage loss results were all four-door models made by General Motors. The Toyota Celica had the highest loss results among the high-volume cars. All five of the low-volume cars with the worst collision coverage loss results had average loss payments per insured vehicle year which were more than twice the average for all 1981 cars combined. Five other low-volume cars, the Chevrolet Corvette, two-door Saab 900, Datsun 280ZX, Volkswagen Scirocco, and two-door Audi 4000, also had relative average loss payments per insured vehicle year over 200.

TABLE 3
Relative Average Loss Payments Per Insured Vehicle Year
for 1981 Model Year Cars With the Best and Worst
Collision Coverage Loss Experience*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Ford Escort	S.W.	65	Toyota Celica	2 Dr.	140
	Oldsmobile Delta 88	4 Dr.	69	Chevrolet Camaro	Sp.	130
	Buick Century	4 Dr.	70	Toyota Corolla	2 Dr.	124
	Chevrolet Malibu	4 Dr.	73	Toyota Corolla Tercel	2 Dr.	116
	Oldsmobile Cutlass	4 Dr.	77	Ford Mustang	2 Dr.	116
LOW VOLUME (Less than 1% of total exposure)	American Eagle 50	2 Dr.	62	Porsche 924 Coupe	Sp.	310
	American Eagle	4 Dr.	63	BMW 528i	Sp.	248
	Ford Fairmont	S.W.	65	Mercedes 380SL Coupe	Sp.	236
	Ford LTD	4 Dr.	66	Jaguar XJ6	Sp.	233
	Mercury Marquis	4 Dr.	66	BMW 320i	Sp.	226
	Chevrolet Impala	4 Dr.	66			
	Chevrolet Impala	S.W.	66			
*100 represents the average for all 1981 cars (\$117).						

The high-volume 1981 cars with the best and worst collision coverage loss experience listed in Table 3 are the same ten high-volume 1981 models contained in last year's report, HLDI Research Report R82-2, December 1982.

Table 7 (page 22) presents detailed collision coverage results for all 1981 models with at least 1,000 insured vehicle years of exposure. The results displayed are the combined results for the first three years of the 1981 models.

The standardized results for all 1981 cars combined for all three years of availability were 8.7 for claim frequency, \$1,350 for average loss payment per claim, and \$117 for average loss payment per insured vehicle year.

Table 7 shows that sports and specialty models, especially the smaller ones, had above-average collision coverage loss results as did small two-door models.

Exposure for Large Cars Increasing

Table 4 presents the distribution of collision coverage exposure by car size for the three model years. There has been a 50 percent increase in the share of total exposure for large cars from 1981 models to 1983 models. For 1981 models, large cars accounted for less than 14 percent of the total exposure. This figure has grown to 21 percent for the 1983 models, most of the increase coming in the regular four-door models.

The decline in exposure for compact models between the 1981 and 1982 model years was primarily a result of the downsizing to subcompacts of the Chevrolet Camaro and Pontiac Firebird and the discontinuance of the Pontiac LeMans series and the two-door Chevrolet Malibu.

TABLE 4
Distribution of Collision Coverage Exposure

Car Size	1983 Models	1982 Models	1981 Models
Small Subcompact	22%	26%	28%
Subcompact	24%	26%	22%
Small Compact	21%	20%	15%
Compact	12%	13%	21%
Large	21%	15%	14%
Passenger Car Size Class: <i>Small Subcompact:</i> Wheelbase less than or equal to 96 inches. <i>Subcompact:</i> Wheelbase greater than 96 inches and less than or equal to 101 inches. <i>Small Compact:</i> Wheelbase greater than 101 inches and less than or equal to 106 inches. <i>Compact:</i> Wheelbase greater than 106 inches and less than or equal to 111 inches. <i>Large:</i> Wheelbase greater than 111 inches.			

(Text continues on page 29)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
ALI.	ALL	781677	100 =8.9	100 = \$1400	100 = \$129
TWO-DOOR MODELS					
Small Subcompact		89692	114	98	112
Toyota	Corolla Tercel	8862	104	85	88
Ford	Escort	15099	97	94	91
Chevrolet	Chevette	7274	103	93	96
Toyota	Starlet	1075	100	99	99
Mercury	Lynx	3103	98	102	100
Subaru	Standard	1146	115	88	101
Mazda	GLC	2210	115	90	103
Honda	Civic	9362	121	96	117
Nissan	Sentra	14431	116	102	119
Plymouth	Colt	1521	133	90	120
Dodge	Colt	2119	123	100	123
Pontiac	1000	1056	113	113	128
Toyota	Corolla	9906	136	95	129
Datsun	200SX	1770	139	100	139
Nissan	Pulsar	5796	134	109	146
Volkswagen	Rabbit	3209	124	121	151
Subcompact		66942	120	106	126
Plymouth	Reliant	2550	80	84	68
American	Eagle 50 Liftback	1008	77	102	78
Chrysler	Le Baron	2373	76	104	79
Subaru	DL	1245	103	84	87
Nissan	Stanza	1093	93	100	93
Dodge	400	1423	95	98	94
Dodge	Aries	2177	93	112	105
Renault	Alliance	6911	123	95	117
Honda	Accord	10493	131	89	117
Plymouth	Horizon	3959	119	100	120
Mercury	Capri	1283	109	117	127
Saab	900	1309	117	112	131
Toyota	Celica	14552	127	103	132
Plymouth	Sapporo	1061	146	103	151
Dodge	Omni	3729	139	113	158
Ford	Mustang	7543	118	137	161
Mazda	626	1555	148	123	181
Dodge	Challenger	1548	131	140	183

(See footnotes on page 28)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
TWO-DOOR MODELS (cont'd)					
Small Compact		28026	101	88	89
Buick	Skylark	2181	83	85	70
Chevrolet	Citation	1622	80	91	72
Chevrolet	Cavalier	7277	104	72	75
Chevrolet	Celebrity	1470	89	91	81
Oldsmobile	Ciera	2594	87	94	81
Oldsmobile	Omega	1085	94	93	88
Ford	Futura	1178	100	103	103
Pontiac	2000	2939	115	95	110
Buick	Skyhawk	3471	118	94	112
Compact		36988	88	97	86
Buick	Regal	16070	89	93	83
Oldsmobile	Cutlass	20918	88	100	88
Large		17424	79	95	75
Oldsmobile	Ninety Eight	1978	77	89	68
Ford	Ford LTD	1527	72	102	73
Oldsmobile	Delta 88	7773	82	91	75
Mercury	Grand Marquis	1443	79	98	78
Buick	Le Sabre	3633	77	101	78
FOUR-DOOR MODELS					
Small Subcompact		41237	107	90	96
Mercury	Lynx	1516	88	89	78
Ford	Escort	6629	90	88	79
Toyota	Corolla Tercel	6431	95	87	82
Volkswagen	Rabbit	1778	93	96	90
Nissan	Pulsar	1005	97	94	92
Honda	Civic	6409	123	81	100
Toyota	Corolla	5654	116	90	104
Nissan	Sentra	5606	114	91	104
Mazda	GLC	2876	116	112	129
Dodge	Colt	1260	126	112	141
Subcompact		73145	103	93	96
Dodge	Aries	3864	72	107	77
Plymouth	Reliant	4723	84	92	77

(See footnotes on page 28)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR-DOOR MODELS					
Subcompact (cont'd)					
Chrysler	Le Baron	3120	77	104	80
Plymouth	Horizon	4798	95	86	82
Chevrolet	Chevette	7242	95	93	88
Nissan	Stanza	4840	88	102	90
Dodge	Omni	4182	93	100	94
Saab	900	1173	101	100	100
Honda	Accord	19198	119	85	101
Subaru	DL	2779	112	91	102
Renault	Alliance	10193	111	94	105
Mazda	626	3362	117	92	107
Small Compact		99163	89	94	84
Chrysler	New Yorker	2235	70	81	57
Toyota	Camry	2615	86	77	66
Chevrolet	Celebrity	7222	80	84	67
Oldsmobile	Omega	2910	79	85	67
Pontiac	2000	2250	90	74	67
Buick	Skyhawk	1833	73	93	68
Oldsmobile	Ciera	11410	76	90	68
Oldsmobile	Firenza	1290	67	105	70
Chevrolet	Citation	3565	76	93	70
Pontiac	6000	4094	86	84	73
Ford	Futura	3367	81	95	77
Chrysler	E Class	3876	76	107	81
Buick	Century	7309	98	85	83
Buick	Skylark	5863	92	91	84
Chevrolet	Cavalier	7593	104	82	85
Dodge	600	3282	86	100	87
Mercury	Marquis	2973	88	101	89
Ford	LTD	6971	79	121	95
Datsun	810	7350	109	97	105
Volvo	244	5137	108	110	119
Toyota	Cressida	4582	110	114	126
Compact		23886	82	88	72
Buick	Regal	5275	84	77	64
Pontiac	Bonneville	5525	79	85	67
Oldsmobile	Cutlass	7275	79	90	71
Chevrolet	Malibu	3514	81	92	75
Peugent	505	1138	115	112	129

(See footnotes on page 28)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR-DOOR MODELS (cont'd)					
Large		83903	78	88	69
Buick	Electra	6596	78	78	61
Mercury	Grand Marquis	8140	68	90	61
Buick	Le Sabre	9898	74	85	63
Ford	Ford LTD	6963	73	88	64
Chevrolet	Impala	2473	96	71	68
Chevrolet	Caprice	11155	84	84	70
Oldsmobile	Ninety Eight	11144	78	91	71
Oldsmobile	Delta 88	15519	82	86	71
Chrysler	New Yorker 5th Ave	10341	77	106	81
STATION WAGONS					
Small Subcompact		26470	85	88	75
Toyota	Tercel 4WD	4425	73	78	57
Mercury	Lynx	1423	66	103	68
Ford	Escort	7905	77	91	70
Toyota	Corolla	3321	99	81	81
Nissan	Sentra	5167	90	90	81
Honda	Civic	3779	99	92	91
Subcompact		14099	92	95	87
Plymouth	Reliant	3244	70	96	68
Dodge	Aries	2991	81	85	69
Subaru	DL	3034	100	102	102
Subaru	DL 4WD	3622	117	90	105
Small Compact		17408	83	94	78
Chevrolet	Cavalier	5539	83	80	66
Oldsmobile	Firenza	1168	92	78	72
Ford	LTD	3249	78	105	81
Volvo	245	3064	88	111	98
Compact		11919	78	83	65
American	Eagle 30	2434	68	81	55
Chevrolet	Malibu	4097	81	80	65
Oldsmobile	Cutlass	2173	84	87	73
Buick	Regal	1566	92	83	76

(See footnotes on page 28)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
STATION WAGONS (cont'd)					
Large		11448	95	91	86
Ford	Ford LTD	1562	89	77	68
Chevrolet	Caprice	4553	85	84	71
Mercury	Grand Marquis	1169	96	103	99
Oldsmobile	Custom Cruiser	2523	106	97	103
SPORTS & SPECIALTY					
Small Subcompact		16958	142	134	191
Ford	EXP	1846	126	83	105
Mazda	RX-7	7597	153	120	183
Porsche	944 Coupe	2098	124	178	220
Datsun	280ZX	3520	133	170	226
Subcompact		31173	139	126	175
Honda	Prelude	1315	124	98	121
Ford	Mustang Convertible	1371	89	154	136
Pontiac	Firebird	5621	151	110	166
Chevrolet	Camaro	12985	145	120	174
Datsun	280ZX 2+2	1336	150	144	216
BMW	320i	5097	133	163	217
Small Compact		19152	119	111	132
Cadillac	Cimarron	2088	102	94	96
Mercury	Cougar XR-7	3181	104	104	109
Ford	Thunderbird	5400	108	105	113
Toyota	Celica Supra	3419	131	121	158
Audi	5000	3748	154	109	168
Compact		23505	99	104	103
Pontiac	Grand Prix	8138	102	92	94
Chevrolet	Monte Carlo	9052	100	102	102
Mercedes	300D	2362	107	102	109
Large		49139	93	115	107
Buick	Riviera	5317	84	97	81
Cadillac	De Ville 4D	7465	92	96	88

(See footnotes on page 28)

TABLE 5
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SPORTS & SPECIALTY					
Large (cont'd)					
Cadillac	De Ville 2D	7600	94	96	90
Lincoln	Town Car	2940	99	91	91
Chrysler	Cordoba	1947	83	117	97
Lincoln	Mark VI 4D	1240	99	102	101
Oldsmobile	Toronado	3860	90	118	106
Cadillac	Brougham 4D	3618	99	108	107
Cadillac	Seville	2632	98	118	117
Cadillac	Eldorado	6856	92	144	132

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
ALL	ALL	3029700	100 =9.2	100 =\$1421	100 =\$ 131
TWO-DOOR MODELS					
Small Subcompact		375692	111	99	110
American	Spirit Liftback	5871	94	92	87
Ford	Escort	65408	94	95	90
Volkswagen	Jetta	1967	87	105	91
Mazda	GLC	13313	103	89	92
Volkswagen	Rabbit	16025	90	104	94
Honda	Civic	31589	107	92	98
Chevrolet	Chevette	32323	100	99	99
Mercury	Lynx	18529	98	101	99
Nissan	Sentra	20435	104	97	101
Toyota	Starlet	9883	109	96	105
Subaru	Standard	7579	106	99	105
Pontiac	T1000	7401	104	105	109
Dodge	Colt	8792	114	102	117
Renault	Le Car	5782	116	102	119
Datsun	210	23064	126	95	121
Toyota	Corolla	46085	132	91	120
Datsun	310	16419	122	100	122
Plymouth	Champ	8606	119	104	123
Datsun	200SX	27246	141	112	158
Subaru	Standard 4WD	2615	142	124	175
Volkswagen	Scirocco	6227	161	125	202
Subcompact		322102	113	105	118
Dodge	Aries	8920	82	84	69
Chrysler	Le Baron	12047	83	96	79
Plymouth	Reliant	11067	87	92	80
Dodge	400	8144	87	93	81
American	Eagle 50 Liftback	5073	79	107	85
Honda	Accord	40976	101	96	97
Nissan	Stanza	9373	96	110	106
Plymouth	Horizon	17686	115	100	115
Subaru	DL	7797	123	96	118
Dodge	Omni	17127	118	101	119
Toyota	Corolla Tercel	39529	127	97	123
Toyota	Celica	53102	127	104	131
Ford	Mustang	45802	110	120	132

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
TWO-DOOR MODELS					
Subcompact (cont'd)					
Plymouth	Sapporo	5645	126	105	132
Mazda	626	11700	133	100	133
Mercury	Capri	10370	114	120	136
Renault	Fuego	3568	145	110	159
Dodge	Challenger	6380	128	126	160
Audi	4000	2747	162	111	180
Saab	900	3723	126	146	183
Small Compact		158779	98	92	90
Ford	Granada	3525	77	96	73
Mercury	Cougar	1343	99	76	75
Oldsmobile	Omega	8139	87	87	76
Chevrolet	Citation	12017	92	88	80
Oldsmobile	Firenza	5059	98	83	81
Ford	Futura	9099	89	94	84
Pontiac	Phoenix	5569	86	97	84
Buick	Skyhawk	9533	105	82	86
Buick	Skylark	13257	95	92	87
Pontiac	6000	4563	97	91	89
Chevrolet	Celebrity	6942	90	98	89
Chevrolet	Cavalier	33243	103	86	89
Oldsmobile	Ciera	10433	96	96	92
Buick	Century	6913	91	104	94
Pontiac	J2000	21767	107	90	97
Mercury	Zephyr	2001	115	93	106
Volvo	242	5375	106	130	138
Compact		129775	94	96	90
American	Concord	2013	79	84	66
Buick	Regal	56970	94	90	84
Oldsmobile	Cutlass	69843	95	100	95
Large		51699	80	90	72
Ford	LTD	5023	74	76	56
Buick	Le Sabre	9592	72	85	61
Mercury	Marquis	3686	75	90	67
Oldsmobile	Delta 88	19211	83	89	74
Chevrolet	Caprice	5045	82	98	80
Buick	Electra	3635	83	98	81
Oldsmobile	Ninety Eight	5508	87	97	84

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR-DOOR MODELS					
Small Subcompact		180319	99	93	92
Volkswagen	Rabbit	21386	81	96	78
Ford	Escort	46406	84	94	79
Mercury	Lynx	12238	93	97	90
Mazda	GLC	12635	107	86	92
Nissan	Sentra	8964	100	93	93
Datsun	310	4922	102	92	93
Volkswagen	Jetta	7517	90	109	98
Honda	Civic	23309	113	88	99
Toyota	Corolla	19852	115	86	99
Dodge	Colt	4518	105	97	102
Isuzu	T-Car/I-Mark	6052	109	98	106
Plymouth	Champ	4315	103	109	113
Renault	Le Car	2741	124	98	122
Datsun	210	5465	132	101	133
Subcompact		279853	97	94	91
Dodge	Aries	17111	85	88	75
Plymouth	Reliant	20319	83	92	76
Dodge	Omni	12002	85	92	77
Chrysler	Le Baron	17932	79	100	79
Dodge	400	2369	85	97	83
Honda	Accord	47229	94	89	84
Plymouth	Horizon	14700	86	99	85
Chevrolet	Chevette	48241	96	93	90
Pontiac	T1000	7473	96	100	96
Mazda	626	21710	113	88	99
Toyota	Corolla Tercel	24242	116	87	101
Nissan	Stanza	19779	90	113	102
Subaru	DL	12877	111	92	102
Toyota	Corona	3266	112	116	129
Audi	4000	6675	135	102	137
Saab	900	3128	110	162	178
Small Compact		345114	91	94	85
Chevrolet	Citation	29887	81	86	70
Buick	Skyhawk	7722	91	78	71
Oldsmobile	Omega	16824	87	86	75
Buick	Skylark	32100	86	87	75
Chevrolet	Celebrity	24575	84	90	76

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR-DOOR MODELS					
Small Compact (cont'd)					
Chevrolet	Cavalier	32446	94	82	77
Ford	Granada	14147	86	90	77
Mercury	Cougar	7372	86	92	79
Ford	Futura	21007	83	96	79
Buick	Century	28643	90	90	80
Oldsmobile	Firenza	5323	99	83	82
Oldsmobile	Ciera	26321	83	100	83
Pontiac	J2000	17720	92	92	85
Pontiac	6000	15553	97	88	86
Mercury	Zephyr	5857	87	104	90
Pontiac	Phoenix	7386	91	102	93
Toyota	Cressida	15225	119	96	114
Volvo	244	18557	94	130	123
Datsun	810	18446	109	113	124
Compact		102047	84	90	75
Chevrolet	Malibu	15601	76	87	66
Oldsmobile	Cutlass	29268	84	85	71
American	Concord	5287	80	91	72
Pontiac	Bonneville	22169	83	88	73
American	Eagle 30	1649	65	117	77
Buick	Regal	24406	89	91	80
Peugeot	505	3667	118	115	136
Large		220686	74	89	66
Mercury	Marquis	20442	65	88	57
Chevrolet	Impala	8939	82	71	58
Oldsmobile	Delta 88	41833	73	80	59
Chevrolet	Caprice	29149	79	81	64
Ford	LTD	22081	68	95	65
Buick	Le Sabre	25797	73	90	65
Oldsmobile	Ninety Eight	27629	75	92	69
Dodge	Diplomat	3402	76	94	71
Buick	Electra	17742	77	93	71
Plymouth	Gran Fury	1299	83	100	83
Chrysler	New Yorker	22373	81	105	84
STATION WAGONS					
Small Subcompact		92620	83	88	73
Ford	Escort	35105	72	87	62
Mercury	Lynx	7626	72	98	71

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
STATION WAGONS					
Small Subcompact (cont'd)					
Nissan	Sentra	8260	80	93	74
Honda	Civic	13888	91	84	77
Toyota	Corolla	16125	93	84	79
Mazda	GLC	2567	92	92	84
Datsun	210	9047	104	92	96
Subcompact		66304	92	95	88
Dodge	Aries	12551	70	88	62
Plymouth	Reliant	14726	74	88	65
Chrysler	Le Baron	3066	76	102	77
Subaru	DL	19435	92	93	86
Subaru	DL 4WD	15740	128	101	130
Small Compact		62138	83	91	75
Chevrolet	Cavalier	19805	84	79	66
Ford	Granada	14647	75	95	71
Pontiac	J2000	6866	85	87	74
Mercury	Cougar	4141	76	102	77
Datsun	810	5111	93	91	84
Volvo	245	9908	82	103	85
Toyota	Cressida	1661	113	108	122
Compact		42661	78	87	68
Pontiac	Bonneville	6112	75	74	55
American	Concord	2872	62	93	57
Chevrolet	Malibu	12590	71	88	63
American	Eagle 30	7717	70	92	64
Buick	Regal	5752	95	86	82
Oldsmobile	Cutlass	7619	95	89	84
Large		34652	86	88	76
Mercury	Marquis	2964	78	75	59
Buick	Le Sabre	2311	76	81	61
Chevrolet	Caprice	9606	85	87	73
Chevrolet	Impala	3908	97	76	74
Ford	LTD	5635	85	89	76
Buick	Electra	2628	90	90	81
Oldsmobile	Custom Cruiser	7137	89	98	87

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SPORTS & SPECIALTY					
Small Subcompact		136513	129	119	154
Mercury	LN7	14696	107	108	116
Ford	EXP	47554	113	106	120
Volkswagen	Rabbit Convertible	3809	134	90	121
Fiat	Spider 2000	1061	126	99	125
Honda	Prelude	19726	136	102	138
Mazda	RX-7	27769	157	110	173
Datsun	280ZX	17292	143	168	241
Porsche	911 Coupe	1810	102	249	255
Porsche	924 Coupe	1464	186	185	345
Subcompact		139360	139	121	168
Chrysler	Le Baron Convertible	4052	83	91	76
Dodge	400 Convertible	1432	89	103	92
Chevrolet	Camaro	66404	146	112	162
Pontiac	Firebird	38305	149	110	164
Datsun	280ZX 2+2	7671	136	136	186
Mercedes	380SL Coupe	2454	82	233	190
BMW	320i	10122	131	160	210
Chevrolet	Corvette	8184	113	210	236
Small Compact		38133	123	121	149
Cadillac	Cimarron	12813	101	90	91
Volvo	264	1068	149	100	149
Toyota	Celica Supra	14240	133	126	167
Audi	5000	6108	142	130	185
BMW	528e	3159	119	170	202
Compact		109817	98	101	99
Pontiac	Grand Prix	32580	100	90	90
Mercury	Cougar XR-7	5648	97	96	93
Ford	Thunderbird	16408	98	96	94
Chevrolet	Monte Carlo	33549	99	97	96
Mercedes	240D	6959	91	113	103
Mercedes	300D	5887	84	129	109
Lincoln	Continental	5568	78	140	109
Large		141435	96	111	107
Chrysler	Cordoba	6386	90	97	87
Oldsmobile	Toronado	12098	90	99	90

(See footnotes on page 28)

TABLE 6
Insurance Losses, Collision Coverages
1982 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SPORTS & SPECIALTY					
Large (cont'd)					
Buick	Riviera	16613	86	106	91
Cadillac	De Ville 2D	19990	96	99	94
Cadillac	Brougham 2D	2214	97	104	101
Cadillac	De Ville 4D	19398	97	105	101
Lincoln	Mark VI 2D	3568	103	99	102
Lincoln	Mark VI 4D	4126	106	97	103
Dodge	Mirada	2688	97	110	107
Cadillac	Brougham 4D	9675	102	109	110
Lincoln	Town Car	9903	103	107	111
Cadillac	Eldorado	18861	93	123	114
Cadillac	Seville	5686	101	128	130
Mercedes	300SD	5880	102	175	178
Jaguar	XJ6	2190	119	166	199

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
ALL	ALL	5973409	100 =8.7	100 =\$1350	100 =\$117
TWO DOOR MODELS					
Small Subcompact		1014600	109	100	108
Datsun	510	2539	99	86	85
Ford	Escort	134172	90	102	92
American	Spirit	1544	105	88	92
Mazda	GLC	31219	100	94	94
Chevrolet	Chevette	123972	96	98	94
Honda	Civic	76070	102	92	95
Mercury	Lynx	46872	93	102	95
American	Spirit Liftback	25352	100	96	97
Volkswagen	Rabbit	53498	91	106	97
Honda	Accord	74513	102	96	98
Toyota	Starlet	27172	99	103	102
Pontiac	T1000	17292	104	98	102
Datsun	210	67172	118	95	112
Subaru	Standard	15809	114	99	113
Volkswagen	Jetta	6185	109	109	119
Plymouth	Champ	34190	118	102	120
Datsun	310	46264	121	101	122
Isuzu	T-Car/I-Mark	6099	112	109	122
Dodge	Colt	34875	120	102	122
Toyota	Corolla	118442	129	96	124
Renault	Le Car	3894	117	111	129
Subaru	Standard 4WD	5813	137	106	145
Datsun	200SX	52875	157	107	167
Volkswagen	Scirocco	8765	159	132	211
Subcompact		541700	113	105	119
American	Eagle 50	4778	73	85	62
American	Eagle 50 Liftback	12421	90	96	86
Plymouth	Reliant	47620	92	99	91
Dodge	Aries	41032	91	100	91
Ford	Mustang	115638	103	113	116
Toyota	Corolla Tercel	64020	121	96	116
Mazda	626	21133	127	97	123
Plymouth	Horizon	42720	120	104	124
Dodge	Omni	39408	119	105	125

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
TWO DOOR MODELS					
Subcompact (cont'd)					
Mercury	Capri	32110	114	110	125
Plymouth	Sapporo	10767	119	109	130
Toyota	Celica	75330	133	105	140
Fiat	Strada	1214	130	109	142
Subaru	DL	16127	132	110	145
Dodge	Challenger	9457	136	117	158
Audi	4000	5687	163	123	201
Saab	900	1979	145	153	222
Small Compact		254358	96	96	92
Buick	Skylark	52324	98	89	87
Ford	Fairmont	28280	95	93	88
Chevrolet	Citation	74564	94	94	88
Mercury	Cougar	5163	90	100	90
Pontiac	Phoenix	25958	98	92	90
Ford	Granada	21413	91	100	90
Oldsmobile	Omega	30557	96	96	92
Mercury	Zephyr	7266	100	103	104
Volvo	242	8834	121	147	178
Compact		431755	100	97	97
American	Eagle	1686	85	91	77
Chevrolet	Malibu	23513	82	94	77
Chrysler	Le Baron	5418	82	104	85
Dodge	Diplomat	3723	85	101	86
Buick	Regal	176729	99	93	92
Pontiac	LeMans	2592	99	94	94
American	Concord	8536	101	95	96
Oldsmobile	Cutlass	209557	104	100	104
Large		116171	88	92	81
Ford	LTD	10973	74	92	68
Chevrolet	Caprice	11046	93	82	77
Oldsmobile	Delta 88	32117	87	92	80
Mercury	Marquis	4322	90	89	81
Oldsmobile	Ninety Eight	9930	86	95	82
Buick	Le Sabre	13826	88	94	83
Pontiac	Bonneville	22346	92	91	83
Chevrolet	Impala	3894	89	93	83
Buick	Electra	6929	87	108	93

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR-DOOR MODELS					
Small Subcompact		314573	100	96	96
Volkswagen	Rabbit	74287	88	98	86
Honda	Accord	79503	98	91	89
Honda	Civic	32673	101	91	92
Mazda	GLC	17680	100	96	96
Datsun	210	12439	106	92	97
Isuzu	T-Car/I-Mark	6966	99	100	98
Renault	Le Car	2174	104	100	104
Toyota	Corolla	40500	117	90	106
Volkswagen	Jetta	13740	101	112	112
Datsun	510	17826	104	110	114
Datsun	310	16786	110	104	115
Subcompact		556049	95	96	91
Plymouth	Reliant	63488	87	95	83
Chevrolet	Chevette	184414	89	94	84
Dodge	Aries	48797	88	96	85
Plymouth	Horizon	62048	94	94	89
Fiat	Strada	1050	108	83	89
Dodge	Omni	49181	96	96	92
Pontiac	T1000	28378	96	97	94
Toyota	Corolla Tercel	30911	105	91	96
Volkswagen	Dasher	2029	100	96	96
Mazda	626	28466	112	93	104
Toyota	Corona	16807	104	101	106
Subaru	DL	23739	114	95	108
Renault	18i	6948	126	103	130
Audi	4000	6641	130	119	155
Saab	900	2572	117	133	156
Small Compact		556615	90	93	84
Chevrolet	Citation	177466	87	89	78
Ford	Granada	44513	80	99	79
Ford	Fairmont	44489	88	90	79
Buick	Skylark	106812	91	88	79
Oldsmobile	Omega	58779	88	91	80
Pontiac	Phoenix	46566	91	90	82
Mercury	Cougar	21445	86	101	86
Mercury	Zephyr	13265	96	92	89
Volvo	244	12930	107	120	128

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR-DOOR MODELS					
Small Compact (cont'd)					
Toyota	Cressida	16193	123	105	130
Datsun	810	14157	114	119	135
Compact		294822	86	89	76
American	Eagle	2242	58	108	63
Buick	Century	75942	80	87	70
Chevrolet	Malibu	71450	84	87	73
Pontiac	LeMans	29112	89	84	74
Oldsmobile	Cutlass	94643	89	87	77
American	Concord	13224	90	95	85
Peugeot	505	8209	113	135	153
Large		362591	83	88	73
Ford	LTD	37713	73	90	66
Mercury	Marquis	22898	79	83	66
Chevrolet	Impala	22744	83	79	66
Buick	Le Sabre	31252	81	83	67
Pontiac	Catalina	2983	83	82	68
Oldsmobile	Delta 88	66012	82	84	69
Chevrolet	Caprice	51133	89	85	76
Pontiac	Bonneville	36310	88	88	77
Oldsmobile	Ninety Eight	39743	81	95	77
Chrysler	Le Baron	13881	83	95	78
Chrysler	Newport	2377	86	93	80
Dodge	Diplomat	4203	77	105	82
Buick	Electra	25535	86	97	83
Dodge	St. Regis	1394	91	94	85
Chrysler	New Yorker	4111	103	110	114
STATION WAGONS					
Small Subcompact		221717	82	90	73
Ford	Escort	90289	72	90	65
Mercury	Lynx	24959	72	96	69
Honda	Civic	25895	86	84	73
Mazda	GLC	8994	92	83	76
Toyota	Corolla	29863	98	86	84
Datsun	210	29640	95	92	88
Datsun	510	12077	87	102	89

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
STATION WAGONS (cont'd)					
Subcompact		141958	96	96	92
Plymouth	Reliant	39568	81	94	76
Dodge	Aries	31178	82	95	77
Volkswagen	Dasher	5857	88	98	86
Toyota	Corona	3972	97	95	92
Subaru	DL	31934	99	95	94
Renault	18i	3834	102	98	100
Subaru	DL 4WD	25615	132	98	129
Small Compact		59103	81	98	80
Ford	Fairmont	33018	74	88	65
Mercury	Zephyr	8145	74	96	71
Datsun	810	5413	91	105	96
Volvo	245	10447	97	119	115
Toyota	Cressida	2080	117	104	122
Compact		102789	79	89	70
Chevrolet	Malibu	33860	77	88	67
Buick	Century	10678	77	89	69
Oldsmobile	Cutlass	21478	84	83	69
Pontiac	LeMans	16642	78	92	72
American	Concord	9955	76	98	74
American	Eagle	10177	81	99	80
Large		67702	93	89	82
Chevrolet	Impala	8003	89	74	66
Pontiac	Catalina	1524	81	94	76
Chevrolet	Caprice	17084	94	82	76
Ford	LTD	9308	89	90	80
Buick	Le Sabre	2569	95	85	81
Oldsmobile	Custom Cruiser	11065	95	86	82
Pontiac	Bonneville	4221	105	85	89
Peugeot	504	1180	100	95	95
Buick	Electra	3185	113	87	98
Chrysler	Le Baron	3938	81	133	108
Mercury	Marquis	3713	95	114	108

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SPORTS & SPECIALTY					
Small Subcompact		118120	140	124	174
Volkswagen	Rabbit Convertible	7830	118	107	127
Honda	Prelude	37751	131	103	135
Fiat	X 1/9	1432	136	123	166
Mazda	RX-7	28458	160	111	178
DeLorean	Delorean	2115	105	177	187
Fiat	Spider 2000	4092	171	115	196
Datsun	280ZX	30340	139	154	213
Porsche	924 Coupe	2048	181	171	310
Subcompact		61371	124	177	219
Datsun	280ZX 2+2	12900	135	141	189
Chevrolet	Corvette	27981	114	196	224
BMW	320i	16402	132	172	226
Mercedes	380SL Coupe	3349	107	220	236
Small Compact		34777	135	135	182
Volvo	264	8219	117	125	147
Toyota	Celica Supra	9126	139	131	181
Audi	5000	14714	141	131	185
BMW	528i	2047	129	192	248
Compact		456000	110	103	113
Pontiac	Grand Prix	110226	105	97	101
Chevrolet	Monte Carlo	129516	102	101	102
Mercury	Cougar XR-7	21508	101	101	103
Ford	Thunderbird	53623	99	109	108
Mercedes	240D	9390	98	112	110
Chevrolet	Camaro	77983	133	98	130
Pontiac	Firebird	42500	132	112	148
Mercedes	300D	7584	103	144	149
Large		266637	104	114	119
Buick	Riviera	32213	93	107	100
Oldsmobile	Toronado	24535	102	104	106
Cadillac	De Ville 4D	31893	101	107	108
Lincoln	Town Car 4D	14213	108	102	110
Chrysler	Cordoba	15179	105	107	112

(See footnotes on page 28)

TABLE 7
Insurance Losses, Collision Coverages
1981 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SPORTS & SPECIALTY					
Large (cont'd)					
Lincoln	Mark VI 2D	9699	111	105	116
Dodge	Mirada	8400	104	116	121
Cadillac	De Ville 2D	37977	111	109	121
Lincoln	Mark VI 4D	7628	109	113	123
Cadillac	Brougham 4D	14633	105	120	126
Cadillac	Eldorado	34976	105	128	134
Cadillac	Seville	13761	99	137	136
Chrysler	Imperial	4241	106	133	141
Mercedes	300SD	6954	114	174	198
Jaguar	XJ6	1199	122	190	233

Footnotes for Tables 5, 6, and 7:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
< \$150	5%	50%
≥ \$150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Vans, Pickups, and Utility Vehicles

This section presents the results for 1981, 1982, and 1983 model year vans, pickups, and utility vehicles. The individual series whose results are included in this report were insured as private passenger vehicles under non-commercial collision coverages.

The results for the 1983 model vans, pickups, and utility vehicles were based on a total exposure of over 160,000 insured vehicle years, those for 1982 models on 545,000 insured vehicle years, and those for the 1981 models on 815,000 insured vehicle years. Results for individual vehicle series with less than 1,000 insured vehicles years of exposure are not given.

The results for the pickups were divided into two groups, small pickups and standard pickups. Small pickups are defined as those whose curb weight is less than 3,000 pounds. The utility vehicles were divided into three groups, based on wheelbase: small utility vehicles are defined as those with wheelbases less than 100 inches, intermediate utility vehicles as those with wheelbases in the range 100 to 120 inches, and large utility vehicles as those with wheelbases exceeding 120 inches.

Figure 2 presents relative average loss payments per insured vehicle year for 1981, 1982, and 1983 model year vans, pickups, and utility vehicles. These results are presented in relative terms with the value 100 corresponding to the result for *all passenger cars* combined for each model year. Thus, the value 55 for the 1983 model year vans indicates an average loss payment per insured vehicle year that was 55 percent of the \$129 for all 1983 passenger cars.

A pronounced size relationship is seen in Figure 2. The average loss payments per insured vehicle year for small pickups were higher than those for the standard pickups, and the results for the large utility vehicles were much lower than those for intermediate and small utility vehicles.

The tables which follow present detailed collision coverage results for all 1981, 1982, and 1983 model year vans, pickups, and utility vehicles with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure in insured vehicle years and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The relative numbers are based on the value 100 which corresponds to the result for *all passenger cars* combined in each loss category for each model year.

1983 Models During Their First Year

Table 8 (page 32) presents detailed collision coverage results for 1983 model year vans, pickups, and utility vehicles during their first year.

The Chevrolet G20 Sportvan (34) had the lowest relative average loss payment per insured vehicle year, about one-third the result for all 1983 passenger cars. The Toyota Long Bed pickup truck had the highest average loss payment per insured vehicle year. Of the vehicles reported, the Datsun Standard Bed pickup had the highest collision claim frequency and the Jeep CJ-7 had the highest average loss payment per claim.

1982 Models During Their First Two Years

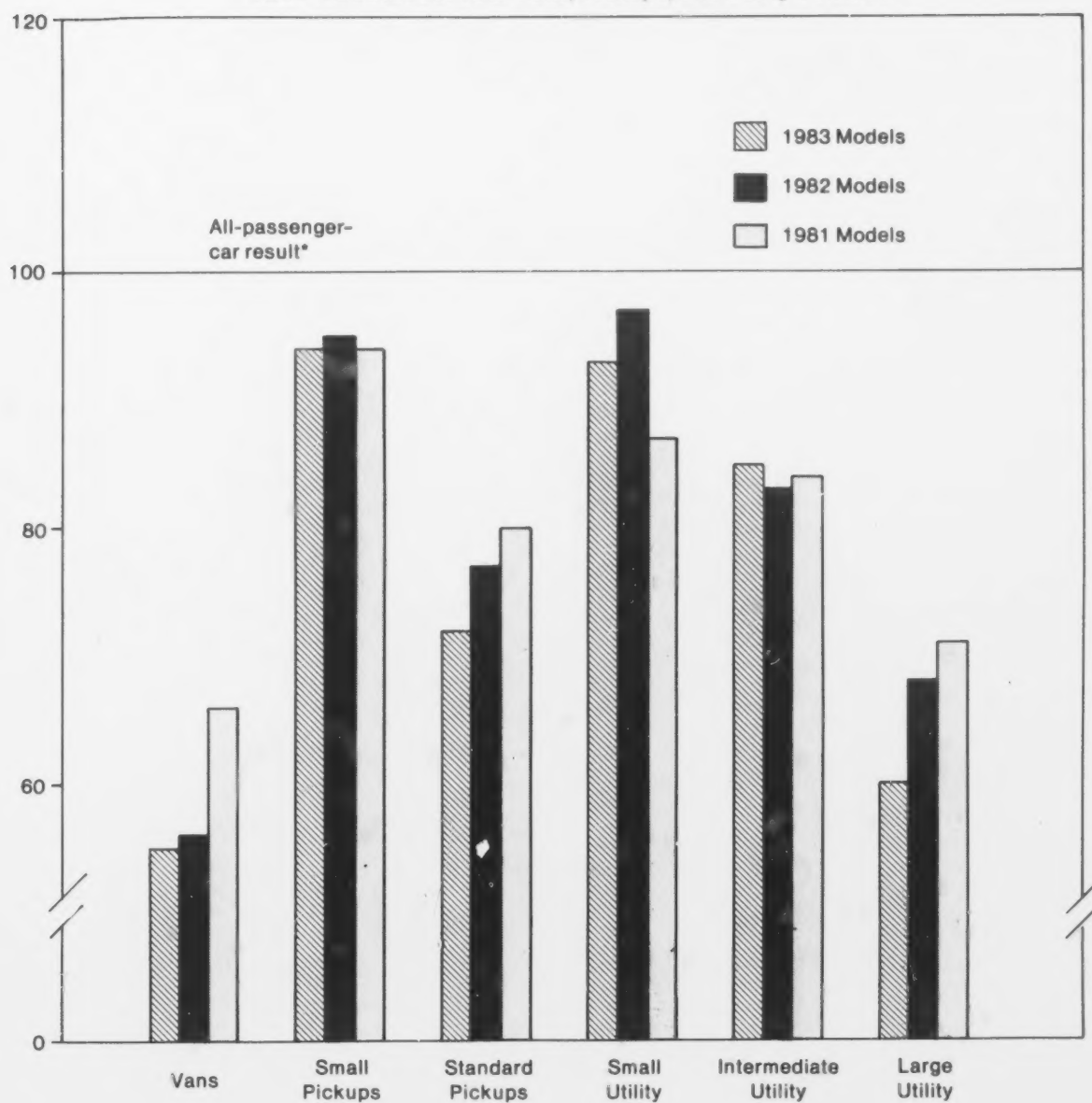
Table 9 (page 33) presents detailed collision coverage results for 1982 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first two years of the 1982 models.

Table 9 shows that all vans had lower average loss payments per claim than the all-passenger-car result, and, except for the Volkswagen Vanagon and Ford E-250 Econoline, also had lower claim frequencies. As a group, the small pickups and standard pickups had average loss payments per claim approximately equal to that for passenger cars, but the standard pickups had substantially lower collision claim frequencies than small pickups. For utility vehicles, claim frequencies tended to increase with increasing vehicle size but these increases were much more than offset by sharply decreasing average loss payments per claim, resulting in significantly lower average loss payments per insured vehicle year for the larger utility vehicles.

The Ford E-150 Club Wagon (37) had the lowest average loss payment per insured vehicle year and the Subaru Brat pickup truck (133) had the highest. The Jeep CJ-5 had by far the highest average loss payment per claim and the Subaru Brat the highest claim frequency.

FIGURE 2

Collision Coverages
Relative Average Loss Payments Per Insured Vehicle Year
1981-1983 Model Year Vans, Pickups, and Utility Vehicles



*All-passenger-car results = \$129 for 1983, \$131 for 1982, \$117 for 1981

1981 Models During Their First Three Years

Table 10 (page 35) presents detailed collision coverage results for 1980 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first three years of the 1981 models.

As with the 1982 and 1983 models, vans and large utility vehicles had the best results and small pickups and small utility vehicles the worst. Low claim frequencies and high average loss payments per claim again characterized standard-size pickups and small and intermediate utility vehicles.

The Ford E-150 Club Wagon and Chevrolet C20/K20 Suburban had the lowest average loss payment per insured vehicle year and the Subaru Brat the highest, as well as the highest claim frequency. The Jeep Scrambler had the highest average loss payment per claim.

TABLE 8
Insurance Losses, Collision Coverages
1983 Models—Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
VANS					
All Vans		29336	86	64	55
Chevrolet	G20 Sportvan (¾T)	1467	73	46	34
Dodge	B250 (¾T)	3524	76	51	39
Ford	E-150 Club Wagon (½-¾T)	1641	70	74	52
Ford	E-150 Econoline (½-¾T)	6374	89	60	53
Ford	E-100 Econoline (½T)	1347	101	57	58
Chevrolet	G20 Chevyvan (¾T)	5670	89	70	62
GMC	G2500 Vandura (¾T)	1851	98	65	64
Dodge	B150 (½T)	3966	83	83	69
PICKUPS					
Small Pickups		64746	93	101	94
Dodge	D-50	1117	98	70	69
Mazda	Standard Bed	3228	100	75	75
GMC	S15	2307	81	106	85
Chevrolet	S10	13107	88	98	86
Mazda	Long Bed	2404	105	83	88
Datsun	Standard Bed	1843	108	85	91
Ford	Ranger	25614	87	108	95
Datsun	King Cab	2218	103	98	101
Toyota	Standard Bed	4718	101	114	115
Toyota	Long Bed	5329	104	112	117
Standard Pickups		50613	73	98	72
Ford	F-100 (½T)	5249	73	84	61
Ford	F-150 (½-¾T)	13317	69	89	62
Chevrolet	C10/K10 (½T)	13157	66	99	65
Chevrolet	El Camino	1410	72	93	67
Dodge	D150/W150 (½T)	4819	82	100	82
GMC	C1500/K1500 (½T)	3328	88	95	84
Chevrolet	C20/K20 (¾T)	3016	77	116	89
Ford	F-250 (¾T)	4647	84	117	99
UTILITY VEHICLES					
Small Utility Vehicles		4419	72	129	93
Jeep	CJ-7	3983	73	130	95
Intermediate Utility Vehicles		11832	79	107	85
Ford	Bronco	4276	76	103	78
Chevrolet	K10 Blazer (½T)	2395	71	114	80
Dodge	AD150/AW150 (½T)	2162	97	106	103
Large Utility Vehicles		3248	89	68	60
Chevrolet	C10/K10 Suburban (½T)	1815	89	72	64

(See footnotes on page 36)

TABLE 9
Insurance Losses, Collision Coverages
1982 Models—Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
VANS					
All Vans		88673	81	70	56
Ford	E-150 Club Wagon (1/2-3/4T)	5453	70	53	37
Chevrolet	G20 Sportvan (3/4T)	3469	72	56	41
Dodge	B150 (1/2T)	3257	67	67	45
Ford	E-150 Econoline (1/2-3/4T)	17093	76	69	53
Ford	E-100 Econoline (1/2T)	4422	88	62	54
GMC	G2500 Vandura (3/4T)	4364	80	70	56
Chevrolet	G20 Chevyvan (3/4T)	13778	81	74	60
Volkswagen	Vanagon	4996	122	50	61
Dodge	B250 (3/4T)	21140	81	78	63
Chevrolet	G10 Chevyvan (1/2T)	5608	80	81	65
Ford	E-250 Econoline (3/4T)	1029	104	71	74
PICKUPS					
Small Pickups		196727	94	102	95
Volkswagen	Rabbit	3703	79	89	71
Isuzu	Standard Bed	2436	94	75	71
Jeep	Scrambler	2525	69	112	77
Mazda	Standard Bed	3304	92	87	80
Chevrolet	S10	55144	80	104	83
Isuzu	Long Bed	2198	93	90	84
GMC	S15	11808	80	104	84
Mazda	Long Bed	6028	96	87	84
Ford	Courier Long Bed	1442	91	97	88
Plymouth	Arrow	1431	99	96	95
Datsun	King Cab	25970	102	94	96
Datsun	Stretch	2940	90	107	97
Ford	Courier	1740	94	107	100
Dodge	Rampage	4321	100	101	101
Toyota	Long Bed	25660	99	102	101
Datsun	Standard Bed	12891	111	97	108
Dodge	D-50	9082	106	105	111
Toyota	Long Bed (3/4T)	1752	104	108	113
Toyota	Standard Bed	19464	108	114	123
Subaru	Brat	2046	141	94	133
Standard Pickups		212090	76	101	77
Ford	F-250 (3/4T)	11496	71	94	66
Dodge	D250/W250 (3/4T)	1095	93	73	68
Ford	F-150 (1/2-3/4T)	46209	71	97	69
GMC	C2500/K2500 (3/4T)	4075	87	83	72
Ford	F-100 (1/2T)	32577	73	100	73
Chevrolet	C20/K20 (3/4T)	12114	75	104	78
Chevrolet	C10/K10 (1/2T)	59003	77	105	81
Chevrolet	El Camino	6649	85	98	83
Dodge	D150/W150 (1/2T)	19990	83	101	84
GMC	C1500/K1500 (1/2T)	16688	77	111	86

(See footnotes on page 36)

TABLE 9
Insurance Losses, Collision Coverages
1982 Models—Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
UTILITY VEHICLES					
Small Utility Vehicles		10118	68	143	97
Jeep	CJ-7	7733	69	139	95
Jeep	CJ-5	2060	67	160	108
Intermediate Utility Vehicles		30786	77	108	83
Jeep	Wagoneer	3516	82	84	69
Jeep	Cherokee	1847	73	97	71
GMC	C1500/K1500 Jimmy (½T)	1710	67	107	72
Chevrolet	C10/K10 Blazer (½T)	7333	81	105	85
Ford	Bronco	12664	72	119	86
Dodge	AD150/AW150 (½T)	3026	84	105	88
Large Utility Vehicles		7404	83	81	68
GMC	C1500/K1500 Suburban (½T)	1433	85	69	59
Chevrolet	C10/K10 Suburban (½T)	4055	81	77	62
Chevrolet	C20/K20 Suburban (¾T)	1488	92	89	82

(See footnotes on page 36)

TABLE 10
Insurance Losses, Collision Coverages
1981 Models—Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
VANS					
All Vans		95510	85	77	66
Ford	E-150 Club Wagon	5121	66	72	47
Ford	E-100 Econoline (½T)	6865	83	71	59
Chevrolet	G20 Sportvan (¾T)	4258	82	73	59
Ford	E-150 Econoline (½-¾T)	19580	82	73	60
GMC	G1500 Vandura (½T)	1383	89	69	61
Dodge	B150 (½T)	2401	77	82	63
GMC	G2500 Vandura (¾T)	3234	84	77	65
Chevrolet	G20 Chevyvan (¾T)	12328	82	80	66
Chevrolet	G10 Chevyvan (½T)	9772	83	81	67
Volkswagen	Vanagon	6850	114	60	69
Ford	E-250 Econoline (¾T)	1491	83	92	76
Dodge	B250 (¾T)	18596	90	90	81
PICKUPS					
Small Pickups		224605	94	100	94
Isuzu	Standard Bed	4469	78	82	64
Chevrolet	Luv Long Bed	5568	82	86	70
Mazda	Long Bed	5310	87	82	71
Chevrolet	Luv	15885	84	93	78
Ford	Courier	12545	89	90	80
Ford	Courier Long Bed	11681	87	92	80
Isuzu	Long Bed	2650	90	89	80
Mazda	Standard Bed	4825	95	86	82
Datsun	Stretch	4526	93	90	84
Volkswagen	Rabbit	20985	85	105	89
Datsun	King Cab	28769	97	95	92
Toyota	Long Bed (¾T)	1431	96	99	95
Toyota	Long Bed	42615	94	103	96
Plymouth	Arrow	5009	102	96	97
Datsun	Standard Bed	16605	103	102	105
Dodge	D-50	11013	104	102	106
Jeep	Scrambler	3703	62	186	115
Toyota	Standard Bed	23972	104	112	117
Subaru	Brat	3043	150	102	153
Standard Pickups		423891	78	103	80
Jeep	J10/J20 (¾T)	1070	56	94	52
Chevrolet	El Camino	19396	77	92	71
GMC	C2500/K2500 (¾T)	4766	73	100	73
Ford	F-150 (½-¾T)	86574	75	99	75
Ford	F-100 (½T)	87973	72	103	75
Chevrolet	C20/K20 (¾T)	17365	74	103	77
Ford	F-250 (¾T)	18879	74	106	79
Chevrolet	C10/K10 (½T)	131844	81	105	85
Jeep	J10 (½T)	1652	60	143	85
GMC	C1500/K1500 (½T)	28702	81	108	88

(See footnotes on page 36)

TABLE 10
Insurance Losses, Collision Coverages
1981 Models—Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
Standard Pickups (cont'd)					
Dodge	D150/W150 (½T)	21937	91	98	89
Dodge	D250/W250 (¾T)	1883	97	92	90
GMC	Caballero	1853	84	107	90
UTILITY VEHICLES					
Small Utility Vehicles		23672	67	131	87
Jeep	CJ-7	15170	65	131	86
Jeep	CJ-5	8147	68	127	86
Intermediate Utility Vehicles		40627	78	107	84
Chevrolet	C10/K10 Blazer (½T)	10544	72	105	76
Jeep	Wagoneer	4798	80	102	81
Ford	Bronco	17520	79	106	83
Jeep	Cherokee	2964	81	115	94
Dodge	AD150/AW150 (½T)	1856	96	99	95
GMC	C1500/K1500 Jimmy (½T)	1947	79	147	115
Large Utility Vehicles		7173	75	95	71
Chevrolet	C20/K20 Suburban (¾T)	1846	68	70	47
Chevrolet	C10/K10 Suburban (½T)	4206	76	102	78

Footnotes for Tables 8, 9, and 10:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
< \$150	5%	50%
≥ \$150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Appendix A

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Alfa Romeo	GTV6 2 Dr.	Sp.	SS	SS	SS
	Spider Veloce 2 Dr.	Sp.	SS	SS	SS
American	Concord	2 Dr.	C	C	
	Concord	4 Dr.	C	C	C
	Concord	S.W.	C	C	C
	Eagle 30	2 Dr.	C	C	
	Eagle 30	4 Dr.	C	C	C
	Eagle 30	S.W.	C	C	C
	Eagle 50	2 Dr.	S	S	
	Eagle 50 Liftback	2 Dr.	S	S	S
	Spirit	2 Dr.	SS	SS	
	Spirit Liftback	2 Dr.	SS	SS	SS
Aston Martin	Lagonda 2 Dr.	Sp.		L	L
	Saloon 2 Dr.	Sp.	SC	SC	SC
	Volante Convertible	Sp.	SC	SC	SC
Audi	Quattro 2 Dr.	Sp.			S
	4000	2 Dr.	S	S	S
	4000	4 Dr.	S	S	S
	5000 4 Dr.	Sp.	SC	SC	SC
Avanti	Avanti II 2 Dr.	Sp.	C	C	C
Bentley	Corniche Convertible	Sp.	L	L	L
	Mulsanne 4 Dr.	Sp.	L	L	L
	Mulsanne L 4 Dr.	Sp.	L	L	L
BMW	320i 2 Dr.	Sp.	S	S	S
	528i 4 Dr.	Sp.	SC		
	528e 4 Dr.	Sp.		SC	SC
	533i 4 Dr.	Sp.			SC
	633csi 2 Dr.	Sp.	SC	SC	SC
	733i 4 Dr.	Sp.	C	C	C
Buick	Century	2 Dr.		SC	SC
	Century	4 Dr.	C	SC	SC
	Century	S.W.	C		
	Electra	2 Dr.	L	L	L
	Electra	4 Dr.	L	L	L
	Electra	S.W.	L	L	L
	Le Sabre	2 Dr.	L	L	L

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Buick (cont'd)	Le Sabre	4 Dr.	L	L	L
	Le Sabre	S.W.	L	L	L
	Regal	2 Dr.	C	C	C
	Regal	4 Dr.		C	C
	Regal	S.W.		C	C
	Riviera 2 Dr.	Sp.	L	L	L
	Riviera Convertible	Sp.		L	L
	Skyhawk	2 Dr.		SC	SC
	Skyhawk	4 Dr.		SC	SC
	Skyhawk	S.W.			SC
	Skylark	2 Dr.	SC	SC	SC
	Skylark	4 Dr.	SC	SC	SC
Cadillac	Brougham 2 Dr.	Sp.	L	L	L
	Brougham 4 Dr.	Sp.	L	L	L
	Cimarron 4 Dr.	Sp.		SC	SC
	De Ville 2 Dr.	Sp.	L	L	L
	De Ville 4 Dr.	Sp.	L	L	L
	Eldorado 2 Dr.	Sp.	L	L	L
	Fleetwood Limousine	Sp.	L	L	L
	Seville 4 Dr.	Sp.	L	L	L
Chevrolet	Camaro 2 Dr.	Sp.	C	S	S
	Caprice	2 Dr.	L	L	
	Caprice	4 Dr.	L	L	L
	Caprice	S.W.	L	L	L
	Cavalier	2 Dr.		SC	SC
	Cavalier	4 Dr.		SC	SC
	Cavalier	S.W.		SC	SC
	Cavalier Convertible	Sp.			SC
	Celebrity	2 Dr.		SC	SC
	Celebrity	4 Dr.		SC	SC
	Chevette	2 Dr.	SS	SS	SS
	Chevette	4 Dr.	S	S	S
	Citation	2 Dr.	SC	SC	SC
	Citation	4 Dr.	SC	SC	SC
	Corvette 2 Dr.	Sp.	S	S	
	Impala	2 Dr.	L		
	Impala	4 Dr.	L	L	L
	Impala	S.W.	L	L	
	Malibu	2 Dr.	C		
	Malibu	4 Dr.	C	C	C
	Malibu	S.W.	C	C	C
	Monte Carlo 2 Dr.	Sp.	C	C	C
Chrysler	Cordoba 2 Dr.	Sp.	L	L	L
	E Class	4 Dr.			SC
	Executive Sedan 4 Dr.	Sp.			L
	Imperial 2 Dr.	Sp.	L	L	L

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Chrysler (cont'd)	Le Baron	2 Dr.	C	S	S
	Le Baron	4 Dr.	L	S	S
	Le Baron	S.W.	L	S	S
	Le Baron Convertible	Sp.		S	S
	Newport	4 Dr.	L		
	New Yorker	4 Dr.	L	L	SC
	New Yorker 5th Avenue	4 Dr.			L
Datsun/Nissan	Pulsar (Nissan)	2 Dr.			SS
	Pulsar (Nissan)	4 Dr.			SS
	Sentra (Nissan)	2 Dr.		SS	SS
	Sentra (Nissan)	4 Dr.		SS	SS
	Sentra (Nissan)	S.W.		SS	SS
	Stanza (Nissan)	2 Dr.		S	S
	Stanza (Nissan)	4 Dr.		S	S
	200SX	2 Dr.	SS	SS	SS
	210	2 Dr.	SS	SS	
	210	4 Dr.	SS	SS	
	210	S.W.	SS	SS	
	280ZX 2 Dr.	Sp.	SS	SS	SS
	280ZX 2+2 2 Dr.	Sp.	S	S	S
	310	2 Dr.	SS	SS	
	310	4 Dr.	SS	SS	
	510	2 Dr.	SS		
	510	4 Dr.	SS		
	510	S.W.	SS		
	810	4 Dr.	SC	SC	SC
	810	S.W.	SC	SC	SC
De Lorean	De Lorean 2 Dr.	Sp.	SS	SS	SS
Dodge	Aries	2 Dr.	S	S	S
	Aries	4 Dr.	S	S	S
	Aries	S.W.	S	S	S
	Challenger (Mitsubishi)	2 Dr.	S	S	S
	Colt (Mitsubishi)	2 Dr.	SS	SS	SS
	Colt (Mitsubishi)	4 Dr.		SS	SS
	Diplomat	2 Dr.	C		
	Diplomat	4 Dr.	L	L	L
	Diplomat	S.W.	L		
	Mirada 2 Dr.	Sp.	L	L	L
	Omni/Charger	2 Dr.	S	S	S
	Omni	4 Dr.	S	S	S
	Shelby Charger	2 Dr.			S
	St. Regis	4 Dr.	L		
	400	2 Dr.		S	S
	400	4 Dr.		S	S

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Dodge (cont'd)	400 Convertible 600	Sp. 4 Dr.		S	S SC
Ferrari	Mondial 8 2 Dr. Mondial Quattrovalvole 308 GTBI 2 Dr. 308 GTB Quattrovalvole 308 GTSI 2 Dr. 308 GTS Quattrovalvole	Sp. Sp. Sp. Sp. Sp. Sp.		SC SS SS SS SS	SC SC SS SS SS SS
Fiat	Brava Brava Spider 2000 2 Dr. Strada Strada X 1/9 2 Dr.	2 Dr. 4 Dr. Sp. 2 Dr. 4 Dr. Sp.	S S SS S S SS	S S SS S S SS	
Ford	Escort Escort Escort EXP 2 Dr. Fairmont/Futura Fairmont/Futura Fairmont Ford LTD Ford LTD Ford LTD Granada Granada Granada LTD LTD Mustang Mustang Convertible Thunderbird 2 Dr.	2 Dr. 4 Dr. S.W. Sp. 2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. S.W. 4 Dr. S.W. 2 Dr. Sp. Sp.	SS SS SS SS SC SC SC L L L SC SC SC SC S C	SS SS SS SS SC SC SC L L L SC SC SC SC S C	SS SS SS SS SC SC SC L L L SC SC SC SC S S SC
Honda	Accord Accord Civic Civic Civic Prelude 2 Dr.	2 Dr. 4 Dr. 2 Dr. 4 Dr. S.W. Sp.	SS SS SS SS SS SS	S S SS SS SS SS	S S SS SS SS S
Isuzu	Impulse T-Car/I-Mark T-Car/I-Mark T-Car/I-Mark	Sp. 2 Dr. 4 Dr. S.W.		SS SS SS	S SS SS

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Jaguar	XJS 2 Dr. XJ6 4 Dr.	Sp. Sp.	L	SC L	SC L
Lancia	Beta 2 Dr. Beta 4 Dr. Zagato Convertible	Sp. Sp. Sp.	SS SS	SS S SS	
Lincoln	Continental 4 Dr. Mark VI 2 Dr. Mark VI 4 Dr. Town Car 2 Dr. Town Car 4 Dr.	Sp. Sp. Sp. Sp. Sp.	 L L L L	C L L L L	C L L L L
Lotus	Esprit Turbo 2 Dr.	Sp.			SS
Mazda	GLC GLC GLC RX-7 2 Dr. 626 626	2 Dr. 4 Dr. S.W. Sp. 2 Dr. 4 Dr.	SS SS SS SS S S	SS SS SS SS S S	SS SS SS SS S S
Mercedes Benz	240D 4 Dr. 280CE 2 Dr. 280E 4 Dr. 300CD 2 Dr. 300D 4 Dr. 300SD 4 Dr. 300TD S.W. 380SEC 2 Dr. 380SEL 4 Dr. 380SL 2 Dr. 380SLC 2 Dr.	Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp.	C C C C C L C L S C	C C C L C L L S	C C C L C L L S
Mercury	Capri Cougar Cougar Cougar Cougar XR7 2 Dr. Grand Marquis Grand Marquis Grand Marquis LN7 2 Dr. Lynx Lynx Lynx	2 Dr. 2 Dr. 4 Dr. S.W. Sp. 2 Dr. 4 Dr. S.W. Sp. 2 Dr. 4 Dr. S.W.	S SC SC C L L L SS SS SS	S SC SC SC C L L L SS SS SS	S SC L L L SS SS SS

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Mercury (cont'd)	Marquis	4 Dr.			SC
	Marquis	S.W.			SC
	Zephyr	2 Dr.	SC	SC	SC
	Zephyr	4 Dr.	SC	SC	SC
	Zephyr	S.W.	SC		
Mitsubishi	Cordia	2 Dr.			S
	Starion	Sp.			SS
	Tredia	4 Dr.			S
Oldsmobile	Ciera	2 Dr.		SC	SC
	Ciera	4 Dr.		SC	SC
	Custom Cruiser	S.W.	L	L	L
	Cutlass	2 Dr.	C	C	C
	Cutlass	4 Dr.	C	C	C
	Cutlass	S.W.	C	C	C
	Delta 88	2 Dr.	L	L	L
	Delta 88	4 Dr.	L	L	L
	Firenza	2 Dr.		SC	SC
	Firenza	4 Dr.		SC	SC
	Firenza	S.W.			SC
	Ninety Eight	2 Dr.	L	L	L
	Ninety Eight	4 Dr.	L	L	L
	Omega	2 Dr.	SC	SC	SC
	Omega	4 Dr.	SC	SC	SC
	Toronado 2 Dr.	Sp.	L	L	L
Peugeot	504	S.W.	L	L	L
	505	4 Dr.	C	C	C
	604 4 Dr.	Sp.	C	C	C
Plymouth	Champ/Colt (Mitsubishi)	2 Dr.	SS	SS	SS
	Champ/Colt (Mitsubishi)	4 Dr.		SS	SS
	Gran Fury	4 Dr.	L	L	L
	Horizon/Turismo	2 Dr.	S	S	S
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr.	S	S	S
	Reliant	4 Dr.	S	S	S
	Reliant	S.W.	S	S	S
	Sapporo (Mitsubishi)	2 Dr.	S	S	S
Pontiac	Bonneville	2 Dr.	L		
	Bonneville	4 Dr.	L	C	C
	Bonneville	S.W.	L	C	C
	Catalina	2 Dr.	L		
	Catalina	4 Dr.	L		
	Catalina	S.W.	L		
	Firebird 2 Dr.	Sp.	C	S	S

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
Pontiac (cont'd)	Grand Prix 2 Dr.	Sp.	C	C	C
	J2000	2 Dr.		SC	SC
	J2000	4 Dr.		SC	SC
	J2000	S.W.		SC	SC
	2000 Convertible	Sp.			SC
	LeMans/Grand LeMans	2 Dr.	C		
	LeMans/Grand LeMans	4 Dr.	C		
	LeMans/Grand LeMans	S.W.	C		
	Phoenix	2 Dr.	SC	SC	SC
	Phoenix	4 Dr.	SC	SC	SC
	T1000	2 Dr.	SS	SS	SS
	T1000	4 Dr.	S	S	S
	6000	2 Dr.		SC	SC
	6000	4 Dr.		SC	SC
Porsche	911 Coupe/Targa	Sp.	SS	SS	SS
	924 Coupé	Sp.	SS	SS	
	928 Coupe	Sp.	S	S	S
	944 Coupe	Sp.			SS
Renault	Alliance	2 Dr.			S
	Alliance	4 Dr.			S
	Fuego	2 Dr.		S	S
	Le Car	2 Dr.	SS	SS	SS
	Le Car	4 Dr.	SS	SS	SS
	18i	4 Dr.	S	S	S
	18i	S.W.	S	S	S
Rolls Royce	Camargue 2 Dr.	Sp.	L	L	L
	Corniche Convertible	Sp.	L	L	L
	Silver Spirit 4 Dr.	Sp.	L	L	L
	Silver Spur 4 Dr.	Sp.	L	L	L
Saab	900	2 Dr.	S	S	S
	900	4 Dr.	S	S	S
Subaru	DL	2 Dr.	S	S	S
	DL	4 Dr.	S	S	S
	DL	S.W.	S	S	S
	DL 4WD	S.W.	S	S	S
	Standard	2 Dr.	SS	SS	SS
	Standard 4WD	2 Dr.	SS	SS	SS
Toyota	Camry	4 Dr.			SC
	Celica	2 Dr.	S	S	S
	Celica Supra 2 Dr.	Sp.	SC	SC	SC

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1981	1982	1983
	Corolla	2 Dr.	SS	SS	SS
	Corolla	4 Dr.	SS	SS	SS
	Corolla	S.W.	SS	SS	SS
	Corolla Tercel	2 Dr.	S	S	SS
	Corolla Tercel	4 Dr.	S	S	SS
	Corolla Tercel 4WD	S.W.			SS
	Corona	4 Dr.	S	S	
	Corona	S.W.	S	S	
	Cressida	4 Dr.	SC	SC	SC
	Cressida	S.W.	SC	SC	SC
	Starlet	2 Dr.	SS	SS	SS
Triumph	TR7	Sp.	SS		
	TR8	Sp.	SS		
Volkswagen	Dasher	4 Dr.	S		
	Dasher	S.W.	S		
	Jetta	2 Dr.	SS	SS	SS
	Jetta	4 Dr.	SS	SS	SS
	Quantum	2 Dr.		S	S
	Quantum	4 Dr.		S	S
	Quantum	S.W.		S	S
	Rabbit	2 Dr.	SS	SS	SS
	Rabbit	4 Dr.	SS	SS	SS
	Rabbit Convertible	Sp.	SS	SS	SS
	Scirocco	2 Dr.	SS	SS	SS
Volvo	242	2 Dr.	SC	SC	SC
	244	4 Dr.	SC	SC	SC
	245	S.W.	SC	SC	SC
	262 2 Dr.	Sp.	SC		
	264 4 Dr.	Sp.	SC		
	265 S.W.	Sp.	SC		
	760 4 Dr.	Sp.			C

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
Chevrolet	G10 Chevyvan (1/2 T)	Van		81-83
	G10 Sportvan (1/2 T)	Van		81-83
	G20 Chevyvan (3/4 T)	Van		81-83
	G20 Sportvan (3/4 T)	Van		81-83
	Luv	Pickup	Small	81-82
	Luv Long Bed	Pickup	Small	81-82
	S10	Pickup	Small	82-83
	C10/K10 (1/2 T)	Pickup	Standard	81-83
	C20/K20 (3/4 T)	Pickup	Standard	81-83
	El Camino	Pickup	Standard	81-83
	C10/K10 Blazer (1/2 T)	Util. Veh.	Intermediate	81-83
	S10 Blazer	Util. Veh.	Intermediate	83
	C10/K10 Suburban (1/2 T)	Util. Veh.	Large	81-83
	C20/K20 Suburban (3/4 T)	Util. Veh.	Large	81-83
Datsun	King Cab	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
	Stretch	Pickup	Small	81-83
Dodge	B150 (1/2 T)	Van		81-83
	B250 (3/4 T)	Van		81-83
	D-50	Pickup	Small	81-83
	Rampage	Pickup	Small	82-83
	D150/W150 (1/2 T)	Pickup	Standard	81-83
	D250/W250 (3/4 T)	Pickup	Standard	81-83
	AD150/AW150 (1/2 T)	Util. Veh.	Intermediate	81-83
Ford	E-100 Club Wagon (1/2 T)	Van		81-82
	E-100 Econoline (1/2 T)	Van		81-83
	E-150 Club Wagon (1/2-3/4 T)	Van		81-83
	E-150 Econoline (1/2-3/4 T)	Van		81-83
	E-250 Club Wagon (3/4 T)	Van		81-83
	E-250 Econoline (3/4 T)	Van		81-83
	Courier	Pickup	Small	81-83
	Courier Long Bed	Pickup	Small	81-83
	Ranger	Pickup	Small	81-83
	F-100 (1/2 T)	Pickup	Standard	81-83
	F-150 (1/2-3/4 T)	Pickup	Standard	81-83
	F-250 (3/4 T)	Pickup	Standard	81-83
	Bronco	Util. Veh.	Intermediate	81-83

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
GMC	G1500 Rally Wagon (1/2 T)	Van		81-83
	G1500 Vandura (1/2 T)	Van		81-83
	G2500 Rally Wagon (3/4 T)	Van		81-83
	G2500 Vandura (3/4 T)	Van		81-83
	Ranger	Pickup	Small	83
	S15	Pickup	Small	82-83
	Caballero	Pickup	Standard	81-83
	C1500/K1500 (1/2 T)	Pickup	Standard	81-83
	C2500/K2500 (3/4 T)	Pickup	Standard	81-83
	C1500/K1500 Jimmy (1/2 T)	Util. Veh.	Intermediate	81-83
Isuzu	Long Bed	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
Jeep	Scrambler	Pickup	Small	81-83
	J10 (1/2 T)	Pickup	Standard	81-83
	J10/J20 (3/4 T)	Pickup	Standard	81-83
	CJ-5	Util. Veh.	Small	81-83
	CJ-7	Util. Veh.	Small	81-83
	Cherokee	Util. Veh.	Intermediate	81-83
Mazda	Long Bed	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
Mitsubishi	Standard Bed	Pickup	Small	83
	Montero	Util. Veh.	Small	83
Plymouth	PB150 (1/2 T)	Van		81-83
	PB250 (3/4 T)	Van		81-83
	Arrow	Pickup	Small	81-82
	Scamp	Pickup	Small	83
	PD150/PW150 (1/2 T)	Util. Veh.	Intermediate	81

(See footnotes on page 47)

1981 — 1983 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
Subaru	Brat	Pickup	Small	81-83
Toyota	Long Bed	Pickup	Small	81-83
	Long Bed (3/4 T)	Pickup	Small	81-83
	Standard Bed	Pickup	Small	81-83
	Land Cruiser	Util. Veh.	Small	81-83
	Land Cruiser S.W.	Util. Veh.	Intermediate	81-83
Volkswagen	Vanagon	Van		81-83
	Rabbit	Pickup	Small	81-83

Passenger Car, Size Class:

- SS *Small Subcompact*, wheelbase less than or equal to 96 inches.
 S *Subcompact*, wheelbase greater than 96 inches and less than or equal to 101 inches.
 SC *Small Compact*, wheelbase greater than 101 inches and less than or equal to 106 inches.
 C *Compact*, wheelbase greater than 106 inches and less than or equal to 111 inches.
 L *Large*, wheelbase greater than 111 inches.

Pickup Truck, Size Class:

- Small* Curb weight less than 3,000 lbs.
Standard Curb weight greater than or equal to 3,000 lbs.

Utility Vehicle, Size Class:

- Small* Wheelbase less than 100 inches
Medium Wheelbase in the range 100 to 120 inches.
Large Wheelbase greater than 120 inches.

Appendix B

Definitions

Average Loss Payment per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages — As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount — That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than \$150 (mainly \$50 and \$100 deductibles) and greater than or equal to \$150 (mainly \$200 and \$250 deductibles).

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Class — There are four vehicle classes, defined as follows:

1. **Passenger Cars** — There are four major body style groupings of passenger cars — regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, those cars larger than subcompacts which have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups as follows:

Small Subcompact — Cars with wheelbases less than or equal to 96 inches.

Subcompact — Cars with wheelbases greater than 96 inches and less than or equal to 101 inches.

Small Compact — Cars with wheelbases greater than 101 inches and less than or equal to 106 inches.

Compact — Cars with wheelbases greater than 106 inches and less than or equal to 111 inches.

Large — Cars with wheelbases greater than 111 inches.

2. **Vans** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear doors. The cargo area is not separated from the passenger area—both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.
3. **Pickups** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight—small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).
4. **Utility Vehicles** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase—small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models, June 1973.*

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models, September 1973.*

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models, March 1974.*

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years, December 1974.*

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years, December 1975.*

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models, May 1974.*

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year, December 1974.*

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years, December 1975.*

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models, July 1975.*

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year, December 1975.*

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models, June 1976.*

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years, December 1976.*

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models, June 1977.*

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years, December 1977.*

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models, June 1978.*

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years, January 1979.*

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models, June 1979.*

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years, December 1979.*

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models, June 1980.*

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.*

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models, July 1981.*

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years, December 1981.*

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models, July 1982.*

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years, December 1982.*

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models, June 1983.*

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years, January 1984.*

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years, February 1979.*

V79-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two years, April 1980.*

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles, October 1980.*

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models, May 1981.*

V80-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.*

V80-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models, September 1981.*

I75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models, June 1976.*

I75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models, March 1977.*

I76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, November 1977.*

I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, September 1978.*

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models, September 1978.*

I78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models, September 1979.*

I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models, October 1980.*

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Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1984 MODELS

Highway
Loss
Data
Institute

Watergate 600, Washington, D.C. 20037

**Automobile Insurance Losses
Collision Coverages**

INITIAL RESULTS FOR 1984 MODELS

Research Report HLDI R84-1
June, 1984

Highway Loss Data Institute
Watergate Six Hundred
Washington, D.C. 20037

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ISSN 0196-2663

Highway Loss Data Institute

The membership of the Highway Loss Data Institute Board of Directors and the Technical Resource Committee represents insurance companies that are supplying data to HLDI. Financial support for HLDI is provided through the Insurance Institute for Highway Safety, which in turn is supported by most automobile insurers either directly or through their trade associations.

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Summary

This Highway Loss Data Institute report presents results of the collision coverage loss experience of 1984 model year passenger cars during their first months of availability.

Principal Findings

- 1984 models continue to show large variations in collision loss experience among individual cars. Claim frequencies ranged from 5.1 to 17.3 claims per 100 insured vehicle years, average loss payments per claim were from about \$1,000 to more than \$2,200, and average loss payments per insured vehicle year were from less than \$60 to nearly \$350.
- Even among cars of the same size class and body style, there were large variations in the collision coverage loss experience of individual vehicle series.
- Small sports and specialty models had the worst collision coverage loss results and station wagons the best. Generally, four-door models had better results than corresponding two-door models and bigger cars had better results than smaller ones.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from highway crashes and especially with the ways such losses vary among different kinds of vehicles.

This report summarizes the collision coverage loss experience of 1984 model year private passenger cars during their initial period of exposure — October 1983 through February 1984. It is based on collision coverage and loss data supplied by twelve insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, and USAA.

Descriptions of the sources and nature of the data used are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C. A complete list of the vehicle series designations by make and size class appears in Appendix D.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

Results and Discussion

Comparison of Results for Individual Series - 1984 Models

Table 1 presents detailed collision coverage loss results for 1984 models during their initial exposure period, October 1983 through February 1984. The results displayed are exposure, measured in insured vehicle years, and relative values for three loss categories — claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The relative results are based on the following overall results for all 1984 models combined: claim frequency of 10.5 claims per 100 insured vehicle years; average loss payment per claim of \$1,452; and average loss payment per insured vehicle year of \$152. Thus, for example, the relative claim frequency of 121 for small subcompact two-door models (page 4) indicates a claim frequency that is 21 percent above the all-vehicle result. Results are presented by body style and car size group for each individual series with at least 1,000 insured vehicle years of exposure. Sixty-five vehicle series, out of a total of more than 200 contained in the HLDI data base for 1984 models, had accumulated sufficient exposure to meet the reporting threshold; results for additional series will be reported subsequently. It should be noted that, in general, the greater the exposure associated with a result, the more confidence can be placed in it.

The results shown in Table 1 were standardized to remove effects due to differences in the mix of operator age group and deductible amounts among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle factors ensures that their mix is the same for each result. It should be noted, however, that other nonvehicle factors could vary among different vehicles and that any effects resulting from such factors have not necessarily been eliminated from the results presented in this report. The standardization procedure is described in detail in Appendix B. Additional discussion of HLDI's standardization methods is given in *The Highway Loss Data Institute, Identifying and Comparing the Injury and Other Loss Experience of Motor Vehicles*, Highway Loss Data Institute, Washington, D.C., 1981, pp. 23-29.

The individual vehicle series in Table 1 are listed within each body style and car size group in ascending order of their relative average loss payments per insured vehicle year. As has been the case with previous HLDI results, there were large variations in loss experience among the individual cars.

(Text continues on page 8)

TABLE 1
Insurance Losses, Collision Coverages
1984 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
ALL	ALL	207081	100	100	100
			= 10.5	= \$1452	= \$ 152

(See footnotes on page 7)

TABLE 1
Insurance Losses, Collision Coverages
1984 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
TWO-DOOR MODELS					
SMALL SUBCOMPACT		17726	121	98	118
TOYOTA	COROLLA TERCEL	1100	119	86	102
CHEVROLET	CHEVETTE	2249	115	92	106
FORD	ESCORT	3694	114	96	109
NISSAN	SENTRA	1717	129	89	115
HONDA	CIVIC	2566	114	108	123
VOLKSWAGEN	RABBIT	1130	136	111	151
SUBCOMPACT		19080	120	102	123
HONDA	ACCORD	1489	107	87	93
FORD	TEMPO	3706	119	84	99
MERCURY	TOPAZ	1028	96	108	103
RENAULT	ALLIANCE	1256	140	85	119
TOYOTA	CELICA	2400	128	98	125
PLYMOUTH	TURISMO	1086	132	101	133
CHRYSLER	LASER	1242	128	114	145
RENAULT	ENCORE	1106	133	117	156
FORD	MUSTANG	1227	122	132	162
SMALL COMPACT		7708	117	87	102
BUICK	SKYHAWK	1060	111	95	105
CHEVROLET	CAVALIER	2448	145	77	111
PONTIAC	2000	1108	133	92	122
COMPACT		10162	92	96	88
OLDSMOBILE	CUTLASS	6451	88	91	81
BUICK	REGAL	3711	97	104	101
LARGE		3966	76	87	66
OLDSMOBILE	DELTA 88	1873	82	105	86

(See footnotes on page 7)

TABLE 1
Insurance Losses, Collision Coverages
1984 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS					
SMALL SUBCOMPACT		9101	105	95	100
TOYOTA	COROLLA	3203	108	95	102
FORD	ESCORT	1509	101	107	109
SUBCOMPACT		28952	98	93	91
DODGE	ARIES	1044	76	95	73
FORD	TEMPO	7517	91	81	74
PLYMOUTH	RELIANT	1470	102	79	80
MERCURY	TOPAZ	2237	94	92	87
HONDA	ACCORD	4717	96	96	92
DODGE	OMNI	1282	88	105	93
PLYMOUTH	HORIZON	1698	95	99	94
CHEVROLET	CHEVETTE	1804	111	95	105
RENAULT	ALLIANCE	1237	124	87	108
MAZDA	626	1858	117	103	121
SMALL COMPACT		30920	91	88	80
CHEVROLET	CELEBRITY	2611	72	85	62
TOYOTA	CAMRY	2024	76	86	65
FORD	LTD	1585	75	88	66
OLDSMOBILE	CIERA	3998	78	85	67
BUICK	SKYLARK	1534	74	93	69
MERCURY	MARQUIS	1261	83	87	72
PONTIAC	6000	1505	98	82	80
BUICK	CENTURY	3008	89	92	82
CHEVROLET	CAVALIER	3037	122	78	95
VOLVO	244	1421	100	98	98
DATSUN	810	2508	113	102	116
COMPACT		5024	68	100	67
OLDSMOBILE	CUTLASS	2331	58	93	54

(See footnotes on page 7)

TABLE 1
Insurance Losses, Collision Coverages
1984 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS (CONTD)					
LARGE		18313	71	89	63
MERCURY	GRAND MARQUIS	1788	49	81	39
CHEVROLET	CAPRICE	2311	74	69	51
OLDSMOBILE	DELTA 88	3823	68	86	58
BUICK	ELECTRA	1216	91	72	65
BUICK	LE SABRE	2641	73	90	66
OLDSMOBILE	NINETY EIGHT	2742	80	82	66
FORD	CROWN VICTORIA	1702	51	154	79
STATION WAGONS					
SMALL SUBCOMPACT		4216	89	98	87
FORD	ESCORT	1739	84	104	88
SUBCOMPACT		2704	95	92	88
SMALL COMPACT		6129	87	85	75
CHEVROLET	CAVALIER	1975	105	69	72
COMPACT		**	**	**	**
LARGE		2848	71	82	59

(See footnotes on page 7)

TABLE 1
Insurance Losses, Collision Coverages
1984 Models — Passenger Cars

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
SPORTS & SPECIALTY					
SMALL SUBCOMPACT		4387	134	114	152
PONTIAC	FIERO	2358	131	87	113
SUBCOMPACT		10291	118	119	140
CHEVROLET	CORVETTE	2475	70	152	107
CHEVROLET	CAMARO	3675	143	100	143
PONTIAC	FIREBIRD	2195	133	116	154
SMALL COMPACT		9291	124	130	160
MERCURY	COUGAR	1577	109	112	121
FORD	THUNDERBIRD	2104	105	128	134
AUDI	5000	1366	119	132	158
BMW	318i	2769	165	137	225
COMPACT		5396	90	116	104
CHEVROLET	MONTE CARLO	2926	86	113	98
PONTIAC	GRAND PRIX	1414	103	113	116
LARGE		10445	88	120	106
BUICK	RIVIERA	1317	93	108	101

Footnotes for Table 1

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
< \$150	5%	50%
≥ \$150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

**This subgroup has less than 1,000 vehicle years of exposure.

The cars with the lowest relative average loss payments per insured vehicle year were the four-door models of the Mercury Grand Marquis (39) and Chevrolet Caprice (51). The BMW 318i (225) and Ford Mustang (162) had the highest relative average loss payments per insured vehicle year.

Cars with the lowest relative claim frequencies were the four-door Mercury Grand Marquis (49) and four-door Ford Crown Victoria (51). Their claim frequencies were about one-half that for all cars combined and about one-third that for cars with the highest collision claim frequencies, the BMW 318i (165) and two-door Chevrolet Cavalier (145).

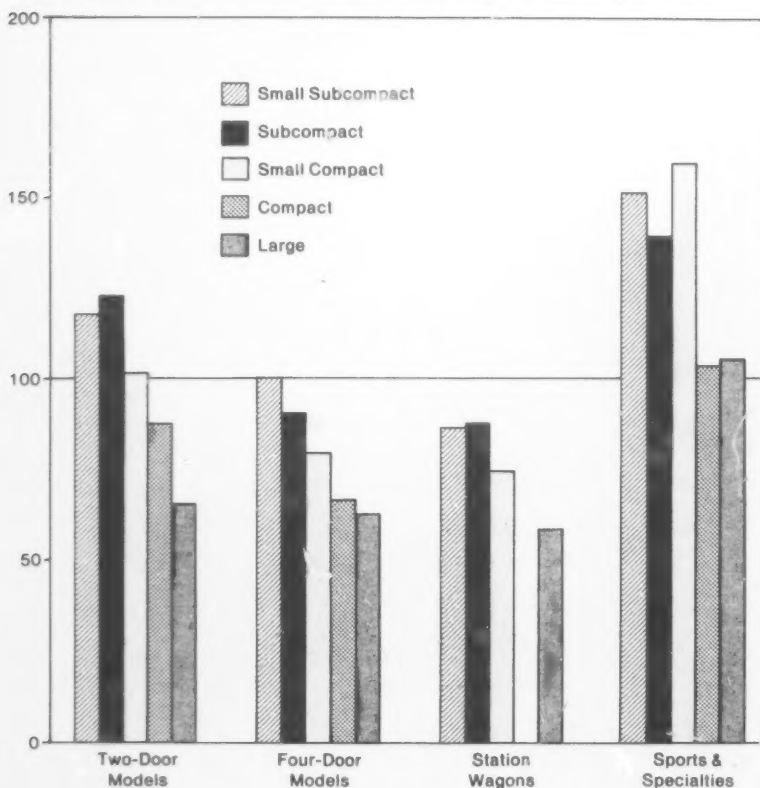
Cars with the lowest average loss payments per claim were the four-door Chevrolet Caprice and Chevrolet Cavalier station wagon, both with averages slightly over \$1,000. The cars with the highest average loss payments per claim were the four-door Ford Crown Victoria and Chevrolet Corvette, which averaged more than \$2,200.

Comparison of 1984 Model Results by Body Style and Car Size

Figure 1 shows the average loss payments per insured vehicle year for 1984 models by body style group and car size subgroup. These results are presented relative to the result for all 1984 models combined, with the value 100 representing the overall average loss payment per insured vehicle year of \$152.

As can be seen in Figure 1, small sports and specialty models had average loss payments per insured vehicle year that far exceeded the all-vehicle average. The small two-door models also had higher than average results. In general, results improved with increasing car size within each of the body style groups. In each car size category, station wagons had the lowest average loss payments per insured vehicle year and four-door models had better results than two-door models.

FIGURE 1
Relative Average Loss Payments
Per Insured Vehicle Year
Collision Coverages — 1984 Model Year Passenger Cars



Comparison of 1983 and 1984 Model Year Results

Table 2 compares the overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year for 1984 models during their initial exposure period with those of 1983 models during the same calendar period and for the corresponding period one year earlier. Data were from October 1983 through February 1984 for 1983 and 1984 models, and from October 1982 through February 1983 for 1983 models. The two sets of results for 1983 models are given in an attempt to isolate changes due to model year differences from other changes resulting from differences in the calendar periods and in the age of the vehicles. The second set of 1983 model year results was separately adjusted to ensure that the contribution of exposure from each month was comparable to that on which the initial results for 1984 models were based. The monthly adjustment procedure is described in detail in Appendix B.

Comparison of the overall results for 1983 and 1984 models during the October 1983 through February 1984 calendar period shows that both the frequency of collision claims and the average loss payment per claim increased by 3 percent for the 1984 models. Thus, the average loss payment per insured vehicle year increased by 6 percent for 1984 models.

TABLE 2
Collision Coverage Loss Experience
1984 Models Compared With 1983 Models

Loss Category	1983 Models		1984 Models	Percentage Change 10/83-2/84
	10/82-2/83	10/83-2/84	10/83-2/84	
Claim Frequency Per 100 Insured Vehicle Years	8.8	10.2	10.5	+3
Average Loss Payment Per Claim	\$1,482	\$1,413	\$1,452	+3
Average Loss Payment Per Insured Vehicle Year	\$ 131	\$ 144	\$ 152	+6

Appendix A

Sources and Nature of Data

Both policy and claim related collision coverage data for 1984 model year vehicles in the calendar period October 1983 through February 1984 were used in the preparation of this report. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured automobiles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. Data for October 1983 through February 1984 were collected from the following companies: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, and USAA.

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Date and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in the report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

*See Appendix C for definitions.

Appendix B

Method of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new automobiles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D). The use of VINs also permits analyses of other very specific vehicle characteristics, such as horsepower, body style, etc.

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

Deductible Amount	Youthful Operator*	No Youthful Operator*
< \$150	a	b
≥ \$150	c	d

Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown in the diagram.

Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or single payment in the calculation of average loss payment.

*See Appendix C for definitions.

Average loss payments were also obtained for each combination of deductible amount and operator age group.

Average Loss Payment Per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by one hundred.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain nonvehicle factors. Two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than \$150 and greater than or equal to \$150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two nonvehicle factors in the standardized results. In this procedure, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table below. Since the same weights were always used, the effects due to the nonvehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in health statistics.* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

Standardization Weights

Deductible Amount	Operator Age Group		
	Youthful Operator	NoYouthful Operator	Combined
< \$150	0.05	0.50	0.55
≥ \$150	0.05	0.40	0.45
Combined	0.10	0.90	1.00

*For example, see Armitage, P. *Statistical Methods in Medical Research*, Wiley, New York (1971).

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
< \$150	X_{11}	X_{12}	$X_{1.}$
$\geq$ \$150	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed claim frequency for a particular vehicle series,

and,

$i = 1$ for deductibles < \$150 and 2 for deductibles $\geq$ \$150,

$j = 1$ for youthful operator group and 2 for no youthful operator group,

$X_{.j}$ represents the computed claim frequency for all deductibles combined,

$X_{i.}$ represents the computed claim frequency for both operator age groups combined,

and,

$X_{..}$ represents the computed claim frequency for all deductibles and both age groups combined.

Now, if weights are defined as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
< \$150	W_{11}	W_{12}	$W_{11} + W_{12}$
$\geq$ \$150	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where

$$W_{11} + W_{21} + W_{12} + W_{22} = 1$$

then the standardized claim frequency for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

and, if A_{ij} represents the computed average loss payment per claim for a particular vehicle series, then the standardized average loss payment per claim is:

$$\frac{W_{11}X_{11}A_{11} + W_{21}X_{21}A_{21} + W_{12}X_{12}A_{12} + W_{22}X_{22}A_{22}}{W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized claim frequency for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21}$$

and the standardized claim frequency for deductibles greater than or equal to \$150 would be:

$$(W_{11} + W_{21})X_{21} + (W_{12} + W_{22})X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible groups or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

Example

For the 1984 two-door Oldsmobile Cutlass, the four claim frequencies were:

$$X_{11} = 16.6 \qquad X_{12} = 9.1 \qquad X_{21} = 12.0 \qquad X_{22} = 8.2$$

and the weights were:

$$W_{11} = 0.05 \qquad W_{12} = 0.50 \qquad W_{21} = 0.05 \qquad W_{22} = 0.40$$

The standardized claim frequency was:

$$(0.05)(16.6) + (0.50)(9.1) + (0.05)(12.0) + (0.40)(8.2) = 9.3$$

Monthly Exposure Adjustment

To compare the results from new model year cars during their initial period of availability with the corresponding results from the previous model year's cars, it is necessary to adjust the latter results because of differences in the mix of exposure by month which contribute to that result. For 1984 models, exposure in each successive month increases as more of the new model cars are sold, and therefore there is more exposure from the later months than from the earlier months. For this same time period, nearly all of the 1983 cars are on the road so that exposure in each month is essentially the same.

The effects of this can be removed by standardizing the monthly proportions of exposure in the results for the two model years. In the adjustment employed, results for the 1983 models were adjusted to have the monthly mix of exposure corresponding to the 1984 models, as shown in the following table.

Monthly Adjustment Weights

Oct.	Nov.	Dec.	Jan.	Feb.
.06	.12	.20	.28	.34

Using these weights, weighted averages of standardized monthly claim frequency and average loss payment per claim results were computed for 1983 model year cars. The results thus obtained are both standardized and adjusted for monthly exposure differences.

An assumption made in computing a standardized and adjusted result is that exposure in each month is independent of the factors deductible amount and operator age group. This assumption is valid because the distributions of exposure by deductible amount and operator age group are approximately the same for each month.

Appendix C

Definitions

Average Loss Payment per Claim - The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year - For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, *pure premium*, but yields similar results.

Claim Frequency - The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per 100 insured vehicle years.

Collision Coverages - As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount - That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups: less than \$150 (mainly \$50 and \$100 deductibles) and greater than or equal to \$150 (mainly \$200 and \$250 deductibles).

Exposure - The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment - That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group - The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver - The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Identification Number (VIN) - A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a 10-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Classifications - There are four major body style groupings of passenger cars - regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, those cars larger than subcompacts which have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups as follows:

Small Subcompact - Vehicles with wheelbases less than or equal to 96 inches

Subcompact - Vehicles with wheelbases greater than 96 inches and less than or equal to 101 inches

Small Compact - Vehicles with wheelbases greater than 101 inches and less than or equal to 106 inches

Compact - Vehicles with wheelbases greater than 106 inches and less than or equal to 111 inches

Large - Vehicles with wheelbases greater than 111 inches

Vehicle Series - A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator - For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

Appendix D

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Alfa Romeo	Small Subcompact	GTV6 2 Dr. Spider Veloce 2 Dr.	Sp. Sp.	94.5 88.6	Roadster
American	Compact	Eagle Eagle	4 Dr. S.W.	109.3 109.3	Limited
Aston Martin	Small Compact	Saloon 2 Dr. Volante Conv	Sp. Sp.	102.8 102.8	
	Large	Lagonda 2 Dr.	Sp.	115.0	
Audi	Subcompact	4000 4000 4000 Quattro 4Dr. GT Coupe Quattro 2 Dr.	2 Dr. 4 Dr. Sp. 2 Dr. Sp.	99.8 99.8 99.4 99.8 94.5	S S S
	Small Compact	5000 4 Dr. 5000 SW	Sp. Sp.	105.8 105.8	S S
Avanti	Compact	Avanti II 2 Dr.	Sp.	109.0	
Bentley	Large	Corniche Conv Mulsanne 4 Dr. Mulsanne-L 4 Dr.	Sp. Sp. Sp.	119.5 120.5 124.0	
BMW	Small Compact	318i 2 Dr. 325e 2 Dr. 528e 4 Dr. 533i 4 Dr. 633csi 2 Dr.	Sp. Sp. Sp. Sp. Sp.	101.2 101.2 103.3 103.3 103.5	
	Compact	733i 4 Dr.	Sp.	110.0	
Buick	Small Compact	Century Century Century Skyhawk Skyhawk Skyhawk Skylark Skylark	2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr.	104.9 104.9 104.9 101.2 101.2 101.2 104.9 104.9	Custom, Limited, T Type Custom, Limited, T Type Custom, Estate Custom, Limited, T Type Custom, Limited Custom, Limited Custom, Limited, T Type Custom, Limited
	Compact	Regal Regal	2 Dr. 4 Dr.	108.1 108.1	Limited, T Type Limited
	Large	Electra Electra Electra LeSabre LeSabre Riviera Conv Riviera 2 Dr.	2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. Sp. Sp.	118.9 118.9 115.9 115.9 115.9 114.0 114.0	Limited, Park Avenue Limited, Park Avenue Estate Custom, Limited Custom, Limited T Type

(See footnotes on page 23)

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Cadillac	Small Compact	Cimarron 4 Dr.	Sp.	101.2	Limousine, Formal Limousine
	Large	Brougham 2 Dr.	Sp.	121.5	
		Brougham 4 Dr.	Sp.	121.5	
		DeVille 2 Dr.	Sp.	121.5	
		DeVille 4 Dr.	Sp.	121.5	
		Eldorado 2 Dr.	Sp.	114.0	
		Eldorado Conv	Sp.	114.0	
		Fleetwood 4 Dr.	Sp.	144.5	
		Seville 4 Dr.	Sp.	114.0	
Chevrolet	Small Subcompact	Chevette	2 Dr.	94.3	Scooter
	Subcompact	Camaro 2 Dr.	Sp.	101.0	Berlinetta, Z28
		Chevette	4 Dr.	97.3	Scooter
		Corvette 2 Dr.	Sp.	96.2	
	Small Compact	Cavalier	2 Dr.	101.2	CS
		Cavalier	4 Dr.	101.2	CS
		Cavalier	S.W.	101.2	CS
		Cavalier Conv	Sp.	101.2	CL
		Celebrity	2 Dr.	104.9	
		Celebrity	4 Dr.	104.9	
		Celebrity	S.W.	104.9	
		Citation	2 Dr.	104.9	
		Citation	4 Dr.	104.9	
	Compact	Monte Carlo 2 Dr.	Sp.	108.0	
	Large	Caprice	2 Dr.	116.0	Classic
		Caprice	4 Dr.	116.0	Classic
		Caprice	S.W.	116.0	Classic
		Impala	4 Dr.	116.0	
Chrysler	Subcompact	Laser	2 Dr.	97.0	XE
		Le Baron	2 Dr.	100.3	
		Le Baron	4 Dr.	100.3	
		Le Baron	S.W.	100.3	Town & Country
		Le Baron Conv	Sp.	100.3	
	Small Compact	E Class	4 Dr.	103.3	
		New Yorker	4 Dr.	103.3	
	Large	Executive Sedan	Sp.	124.0	
		Newport	4 Dr.	112.7	
		New Yorker 5th Ave	4 Dr.	112.7	5th Ave. Edition
Datsun/Nissan	Small Subcompact	Pulsar	2 Dr.	95.0	NX, Deluxe
		Pulsar	4 Dr.	95.0	NX, Deluxe
		Sentra	2 Dr.	94.5	XE, Deluxe
		Sentra	4 Dr.	94.5	XE, Deluxe
		Sentra	S.W.	94.5	XE, Deluxe
		200 SX	2 Dr.	94.5	Deluxe, SL
		300 ZX 2 Dr.	Sp.	91.3	

(See footnotes on page 23)

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Datsun/Nissan (cont'd)	Subcompact	Stanza	2 Dr.	97.2	Deluxe, XE
		Stanza	4 Dr.	97.2	Deluxe, XE
		300 ZX 2+2 2 Dr.	Sp.	99.2	
	Small Compact	810 Maxima	4 Dr.	103.4	GL
		810 Maxima	S.W.	103.4	GL
Dodge	Subcompact	Aries	2 Dr.	100.3	Special Edition
		Aries	4 Dr.	100.3	Special Edition
		Aries	S.W.	100.3	Custom, SE
		Omni	4 Dr.	99.1	SE
		Omni/Charger	2 Dr.	96.6	2.2
		Shelby Charger	2 Dr.	96.6	
		600	2 Dr.	100.3	
		600 Conv	Sp.	100.3	
		Daytona	2 Dr.	97.0	Turbo
	Small Compact	600	4 Dr.	103.3	ES
	Large	Diplomat	4 Dr.	112.7	Medallion, Salon, SE
Dodge/ Mitsubishi	Small Subcompact	Colt	2 Dr.	90.6	E, Deluxe
		Colt	4 Dr.	93.7	E, Deluxe
		Conquest	2 Dr.	95.9	
	Small Compact	Vista	S.W.	103.3	
Ferrari	Small Subcompact	308 GTB Quattrovalvole	Sp.	92.1	
		308 GTS Quattrovalvole	Sp.	92.1	
	Small Compact	Mondial Quattrovalvole	Sp.	104.3	
		Mondial Conv	Sp.	104.3	
Fiat*	Small Subcompact	Spider 2000 2 Dr.	Sp.	89.7	
		X 1/9 2 Dr.	Sp.	86.7	
Ford	Small Subcompact	Escort	2 Dr.	94.2	GT, L, GL
		Escort	4 Dr.	94.2	L, GL, LX
		Escort	S.W.	94.2	L, GL, LX
		EXP 2 Dr.	Sp.	94.2	
	Subcompact	Mustang	2 Dr.	100.5	LX, GT, SVO, Turbo GT
		Mustang Conv	Sp.	100.5	LX, GT, Turbo GT
		Tempo	2 Dr.	99.9	L, GL, GLX
		Tempo	4 Dr.	99.9	L, GL, GLX
	Small Compact	LTD	4 Dr.	105.6	Brougham
		LTD	S.W.	105.6	Squire
		Thunderbird 2 Dr.	Sp.	104.0	Heritage, Turbo Coupe
	Large	Crown Victoria	2 Dr.	114.3	
		Crown Victoria	4 Dr.	114.3	
		Country Squire	S.W.	114.3	

(See footnotes on page 23)

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Honda	Small Subcompact	Civic	2 Dr.	86.6	DX, S
		Civic	3 Dr.	93.7	
	Subcompact	Civic	4 Dr.	96.5	LX LX
		Civic	S.W.	96.5	
		Accord	2 Dr.	96.5	
		Accord Prelude 2 Dr.	4 Dr. Sp.	96.5 96.5	
Isuzu	Small Subcompact	T-Car, I-Mark T-Car/I-Mark	2 Dr. 4 Dr.	94.3 94.3	Deluxe, LS Deluxe, LS
	Subcompact	Impulse	Sp.	96.0	
Jaguar	Small Compact	XJS 2 Dr.	Sp.	102.0	VDP
	Large	XJ6 4 Dr.	Sp.	113.0	
Lincoln	Compact	Continental 4 Dr. Mark VII 2 Dr.	Sp. Sp.	108.5 108.5	
	Large	Town Car 4 Dr.	Sp.	117.3	
Lotus	Small Subcompact	Esprit Turbo 2 Dr.	Sp.	96.0	
Mazda	Small Subcompact	GLC	2 Dr.	93.1	Custom, L
		GLC	4 Dr.	93.1	Custom, L
		GLC	S.W.	91.1	Custom
		RX-7 2 Dr.	Sp.	95.3	S,GS, GSL
	Subcompact	626 626	2 Dr. 4 Dr.	98.8 98.8	Deluxe, Luxury Deluxe, Luxury
Mercedes Benz	Subcompact	380 SL 2 Dr.	Sp.	96.9	Roadster
	Small Compact	190D 4 Dr.	Sp.	104.9	
		190E 4 Dr.	Sp.	104.9	
	Compact	300 CD 2 Dr.	Sp.	106.7	
		300 D 4 Dr.	Sp.	110.0	
		300 TD S.W	Sp.	110.0	
	Large	300 SD 4 Dr.	Sp.	115.6	
		380 SE 4 Dr.	Sp.	115.6	
		500 SEC 2 Dr.	Sp.	112.0	
		500 SEL 4 Dr.	Sp.	120.9	
Mercury	Small Subcompact	Lynx	2 Dr.	94.2	L, GS, RS, Turbo RS
		Lynx	4 Dr.	94.2	L, GS, LTS
		Lynx	S.W.	94.2	L, GS
	Subcompact	Capri	2 Dr.	100.5	GS, RS, Turbo RS
		Topaz	2 Dr.	99.9	L, GS, LS
		Topaz	4 Dr.	99.9	L, GS, LS

(See footnotes on page 23)

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Mercury (cont'd)	Small Compact	Cougar 2 Dr.	Sp.	104.0	LS, XR7
		Marquis	4 Dr.	105.6	Brougham
		Marquis	S.W.	105.6	
	Large	Grand Marquis	2 Dr.	114.3	LS
		Grand Marquis	4 Dr.	114.3	LS
		Grand Marquis	S.W.	114.3	Colony Park, LS
Mitsubishi	Small Subcompact	Starion	Sp.	95.9	High/Prem(L/LS)
	Subcompact	Cordia	2 Dr.	96.3	Medium, High/Prem(L/LS)
		Tredia	4 Dr.	96.3	Medium, High/Prem(L/LS)
O'damobile	Small Compact	Ciera	2 Dr.	104.9	LS, Brougham
		Ciera	4 Dr.	104.9	LS, Brougham
		Cutlass	S.W.	104.9	Cruiser
		Firenza	2 Dr.	101.2	SX, S
		Firenza	4 Dr.	101.2	LX
		Firenza	S.W.	101.2	LX
		Omega	2 Dr.	104.9	Brougham
		Omega	4 Dr.	104.9	Brougham
	Compact	Cutlass	2 Dr.	108.1	Cutlass Supreme, Calais, Supreme Brougham
		Cutlass	4 Dr.	108.1	Cutlass Supreme, Supreme Brougham
	Large	Custom Cruiser	S.W.	115.9	
		Delta-88	2 Dr.	115.9	Royale, Royale Brougham
		Delta-88	4 Dr.	115.9	Royale, Royale Brougham
		Toronado 2 Dr.	Sp.	114.0	Brougham
		98	2 Dr.	119.0	Regency
		98	4 Dr.	119.0	Regency, Regency Brougham
Peugeot	Compact	505	4 Dr.	107.9	S, STI, GL
		604 4 Dr.	Sp.	110.2	
	Large	505	S.W.	114.2	S, GL
Plymouth	Subcompact	Horizon/Turismo	2 Dr.	96.6	2.2
		Horizon	4 Dr.	99.1	Custom
		Reliant	2 Dr.	100.3	Special Edition
		Reliant	4 Dr.	100.3	Special Edition
		Reliant	S.W.	100.3	Custom, Special Edition
	Large	Gran Fury	4 Dr.	112.7	Salon
Plymouth/ Mitsubishi	Small Subcompact	Colt	2 Dr.	90.6	E, Deluxe
		Colt	4 Dr.	93.7	E, Deluxe
		Conquest	2 Dr.	95.9	
	Small Compact	Vista	S.W.	103.3	

(See footnotes on page 23)

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Pontiac	Small Subcompact	1000	2 Dr.	94.3	Sport, SE
		Fiero 2 Dr.	Sp.	93.4	
	Subcompact	Firebird 2 Dr.	Sp.	101.0	Trans/Am, SE
		1000	4 Dr.	97.3	
	Small Compact	2000	2 Dr.	101.2	Sunbird, Sunbird LE, Sunbird SE
		2000	4 Dr.	101.2	Sunbird, Sunbird LE, Sunbird SE
		2000	S.W.	101.2	Sunbird, Sunbird LE
		2000 Conv	Sp.	101.2	Sunbird LE
		Phoenix	2 Dr.	104.9	PJ, SE, LE
		Phoenix	4 Dr.	104.9	PJ, SE, LE
		6000	2 Dr.	104.9	LE
		6000	4 Dr.	104.9	LE, STE
		6000	S.W.	104.9	LE
	Compact	Bonneville	4 Dr.	108.1	Brougham, LE
		Grand Prix 2 Dr.	Sp.	108.1	Brougham, LE
	Large	Parisienne	4 Dr.	116.0	Brougham
		Parisienne	S.W.	116.0	
Porsche	Small Subcompact	911 Coupe	Sp.	89.5	Targa
		911 Cabriolet	Sp.	89.5	
		944 Coupe	Sp.	94.5	
	Subcompact	928 Coupe	Sp.	98.4	
Renault	Subcompact	Alliance	2 Dr.	97.8	L, DL
		Alliance	4 Dr.	97.8	L, DL, Limited
		Encore	2 Dr.	97.8	S, LS, GS
		Encore	4 Dr.	97.8	S, LS
		Fuego 2 Dr.	Sp.	96.1	Deluxe
		Sportwagon	S.W.	96.1	
Rolls Royce	Large	Camargue 2 Dr.	Sp.	120.1	
		Corniche Conv	Sp.	119.5	
		Silver Spirit 4 Dr.	Sp.	120.5	
		Silver Spur 4 Dr.	Sp.	124.0	
Saab	Subcompact	Saab 900	2 Dr.	99.1	S, Turbo
		Saab 900	4 Dr.	99.1	S, Turbo
Subaru	Small Subcompact	Hatchback	2 Dr.	93.7	STD, DL, GL
		Hatchback 4WD	2 Dr.	93.3	STD, GL
	Subcompact	Hardtop	2 Dr.	96.9	DL, GL
		Hardtop 4WD	2 Dr.	96.9	GL Turbo
		Sedan	4 Dr.	96.9	DL, GL
		Sedan 4WD	4 Dr.	96.9	GL
		Station Wagon	S.W.	96.7	DL, GL
		Wagon 4WD	S.W.	96.3	DL, GL, GL Turbo

(See footnotes on page 23)

1984 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Toyota	Small Subcompact	Corolla	2 Dr.	94.5	Deluxe, SR5
		Corolla	4 Dr.	95.7	Deluxe
		Tercel	2 Dr.	95.7	Deluxe, SR5
		Tercel	4 Dr.	95.7	Deluxe
		Tercel 2WD	S.W.	95.7	Deluxe
		Tercel 4WD	S.W.	95.7	Deluxe, SR5
		Starlet	2 Dr.	90.6	
	Subcompact	Celica	2 Dr.	98.4	ST, GT, GT-S
	Small Compact	Celica Supra 2 Dr.	Sp.	103.0	L
		Cressida	4 Dr.	104.1	Luxury
Cressida		S.W.	104.1	Luxury	
Camry		4 Dr.	102.4	Deluxe, Luxury Edition	
Volkswagen	Small Subcompact	Jetta	2 Dr.	94.5	LS
		Jetta	4 Dr.	94.5	LS
		Rabbit	2 Dr.	94.5	L, LS, GL, GTI
		Rabbit	4 Dr.	94.5	L, LS, GL
		Rabbit Conv	Sp.	94.5	
		Scirocco	2 Dr.	94.5	
	Subcompact	Quantum	4 Dr.	100.4	GL
		Quantum	S.W.	100.4	GL
Volvo	Small Compact	242	2 Dr.	104.3	DL, GLT
		244	4 Dr.	104.3	DL, GL, GLT
		245	S.W.	104.3	DL, GL, GLT
	Compact	760 4 Dr.	Sp.	109.1	GLE
Footnotes					
Sp. Sports or Specialty					
S.W. Station Wagon					
* Pininfarina Spider and Bertone X 1/9					

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models, June 1973.*

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models, September 1973.*

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models, March 1974.*

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years, December 1974.*

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years, December 1975.*

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models, May 1974.*

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year, December 1974.*

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years, December 1975.*

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models, July 1975.*

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year, December 1975.*

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models, June 1976.*

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years, December 1976.*

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models, June 1977.*

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years, December 1977.*

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models, June 1978.*

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years, January 1979.*

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models, June 1979.*

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years, December 1979.*

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models, June 1980.*

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.*

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models, July 1981.*

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years, December 1981.*

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models, July 1982.*

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years, December 1982.*

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models, June 1983.*

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years, January 1984.*

R84-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models, June 1984.*

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years, February 1979.*

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two Years, April 1980.*

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles, October 1980.*

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models, May 1981.*

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